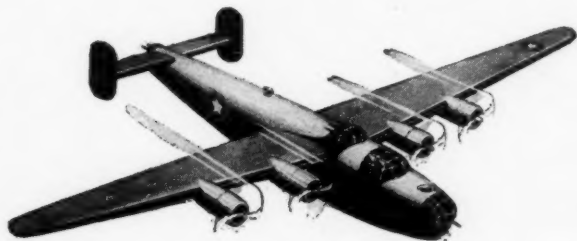


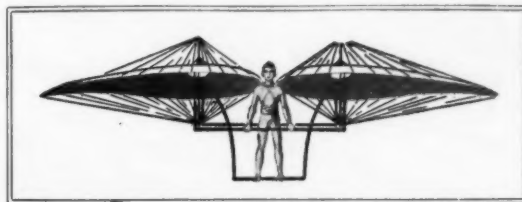
The NATIONAL UNDERWRITER



DAWN of an AIR ERA

UNQUESTIONABLY the most important contributions to the science of aeronautics during the first half of the nineteenth century were made, beginning in 1809, by Sir George Cayley, the father of English aeronautics, who imparted some valuable ideas on aerial navigation and asserted that mechanical flight was possible. Cayley was also the first to present the problem of aeronautics in ordered form, and in a lecture before the Institute of Civil Engineers he said the problem of mechanical flight would be solved by the application of power to an inclined plane. At the beginning of the history of the aeroplane, his name must be placed in letters of gold in bold proportions.

During the one hundred and thirty-five years to date tremendous changes have come about in the science of aeronautics, and during all those long years the "North British" has kept steady pace with the times and with all modern developments. From the experimental glider of 1809 to the present-day "Flying Fortress," the giant transport "Mars," and the revolutionary jet-propelled aeroplane, much experience has been gained. The "North British" likewise has progressed through experience and its successive managements have never lost sight of underwriting, investing and managing with an eye to future developments.



This machine, constructed in 1809, consisted of two large parachute-like wings that could be expanded or contracted by the muscular energy of the pilot



**NORTH BRITISH AND MERCANTILE
INSURANCE COMPANY LIMITED**



1809

135 Years of Strength and Stability

1944

THURSDAY, JUNE 1, 1944

Here's the proof of the pudding in an F & C Advertisement presented for national magazine readers

MEMO
BUILDING & CASUALTY
OF NEW YORK

*Why not insure
in a company
like this?*

The Fidelity and Casualty Company
80 Maiden Lane, New York
Gentlemen:

On behalf of the Board of Directors I wish to again extend our deep appreciation for the prompt attention given by your company in the settlement of our claim arising upon the bonds covering the former officials. Your payment to us of the sum of \$150,000.00, without litigation or delay, was the prime factor in saving our association from liquidation.

We feel that this policy of your company, coupled with your recognized financial responsibility, affords to the depositing public the fullest possible measure of protection upon your bonds.

You may rest assured that this opinion will be covered by us in building and loan association circles throughout the state at every possible opportunity.

Very truly yours,
Frank A. Christensen

—from a letter in our claim files.

For the name and address of nearest F. & C. agent or broker, write to us at 80 Maiden Lane, New York 8, N.Y.

THE FIDELITY and CASUALTY COMPANY
OF NEW YORK
A Member Company of

THE AMERICA FIRE INSURANCE AND INDEMNITY GROUP
which includes the following companies

BERNARD M. CULVER
President

FRANK A. CHRISTENSEN
Vice President

THE CONTINENTAL INSURANCE CO. • FIDELITY-PHENIX FIRE INSURANCE CO. • NIAGARA FIRE INSURANCE CO.
MARYLAND INSURANCE CO. • AMERICAN EAGLE FIRE INSURANCE CO. • FIRST AMERICAN FIRE INSURANCE CO.

For reprints, posters, newspaper mats and other tie-in material write the Advertising Department, 80 Maiden Lane, New York 8, N. Y.

QUESTIONS *you'd hate your wife* to ask about INSURANCE

- "Where would we get the money to rebuild if the house burns down . . . how much . . . from whom?"
- "What if Katie fell down the cellar stairs and broke her leg . . . are we protected by insurance . . . enough insurance?"
- "How could I ever get another fur coat at today's prices if I left mine on a train? Have we *that* kind of insurance?"

This type of sales-producing advertising is indicative of North America's help to Agents in reaching middle-class home owners who give you the bulk of your business. It is appearing in The Saturday Evening Post, American Magazine, Liberty, American Home, House Beautiful, House & Garden and Pathfinder.



Unless you can answer those and similar questions about your insurance, you'd better check up with your insurance Agent or Broker. He will tell you how little it costs for North America Companies' protection of your property against financial losses. But how can he be expected to advise you fully how to *protect what you have*, unless he *knows* what you have and wish to protect?

As a starter, you might make a check right now against the questions in the box at right. Why not ask your insurance Agent or Broker?

North America Agents are listed in local Classified Telephone Directories. Heading the group of North America Companies is Insurance Company of North America—oldest fire and marine insurance company in this country, founded 1792.



**INSURANCE COMPANY OF
NORTH AMERICA
COMPANIES**

INSURANCE COMPANY OF NORTH AMERICA
THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA
CENTRAL INSURANCE COMPANY OF BALTIMORE

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
NATIONAL SECURITY INSURANCE COMPANY
PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY

ASK YOURSELF THESE QUESTIONS

(Your Agent or Broker will give you the answers)

- If water leaks in and damages my walls and furnishings, have we insurance on that?
- Is my home protected by enough fire insurance to cover today's replacement value?
- Does my automobile insurance pay for hospital, nurses' and doctors' bills for anyone injured while riding in my car, even though I am not responsible for the accident?
- If my wife's jewelry disappears and I can't prove it was either lost or stolen, can I collect the insurance?

To Mr. C. G. HALLOWELL, VICE PRES.

It certainly does!
Les Krum

PHONE 3162

Hazzard-Mowry Company

Real Estate - Insurance
Property Management

602-3 First National Bank Bldg.
Alliance, Ohio

May 5, 1944

C. L. Krum, Manager
The Etna Casualty & Surety Company
Cleveland 14, Ohio

Dear Mr. Krum:

I recently had an experience which I think well illustrates the value of looking after even small pieces of business. Also, it shows the value of prompt, efficient claim adjustment - a field in which your office cannot be surpassed.

About three years ago, a Mrs. Blank of this city had her automobile insured through another agency. Sometime during the term of her policy, Mrs. Blank's car was damaged and the claim was promptly reported. However, the agent took no particular interest in the matter and settlement was delayed.

As a result, Mrs. Blank cancelled her policy and transferred her insurance to this office. Since we have been on the risk, she has had one claim which was promptly and efficiently handled by the Etna adjuster.

Through this contact, I sold Mrs. Blank Use and Occupancy insurance on her place of business with a premium of approximately \$200.

A few minutes after my return to the office, after closing the Use and Occupancy sale, Mrs. Blank called me on the 'phone. She had talked to a friend of hers who was interested in some insurance and asked that I go and see him. From the friend, I obtained a premium of over \$1,300.

Four months later, this friend bought a home. When the deal was closed, he walked into my office and asked me to write \$12,000 Fire and Extended Coverage on this home for a term of five years. The premium was approximately \$200. In addition, I recently wrote for this same individual, a Personal Property Floater, with a premium of over \$400.

Yours truly,

HAZZARD-MOWRY COMPANY

William H. Hobbly

P.S. It certainly does pay to be an Etna-izer!

AFFILIATED AETNA LIFE COMPANIES

AETNA LIFE INSURANCE COMPANY
AUTOMOBILE INSURANCE COMPANY



AETNA CASUALTY & SURETY COMPANY
STANDARD FIRE INSURANCE COMPANY

HARTFORD

CONNECTICUT

Picture of Your Next Prospect



THERE HE IS... one of the twenty-five millions... one of the huge army, of good insurance prospects who read The Saturday Evening Post, The American Home and Time magazines, the three publications that carry Employers' Group advertising.

Sitting at home, relaxed... with his guard down... he sees the effective Employers' Group advertising. He reads about the services of *The Man with the Plan*.

Plan... about the importance of seeing a local Employers' agent for planned insurance protection... and he begins to think it over.

Yes, Employers' Group magazine advertising... combined with our nationwide radio advertising... is sales-conditioning millions of prospects for Employers' Group agents. And those agents who follow it up with our coordinated direct mail campaign claim "It pays to be *The Man with the Plan*."

It Pays to be the Man with the Plan



The Employers' Group

One Liberty Square  Boston 7, Mass.

THE EMPLOYERS' LIABILITY ASSURANCE CORP., LTD.
THE EMPLOYERS' FIRE INSURANCE CO.
AMERICAN EMPLOYERS' INSURANCE CO.



SHOCK TROOPS OF HUMANITY!

From the shell-torn areas right behind our fighting men to the firesides of the most peaceful of American homes, an army of men and women mobilized under the most humane of all banners is doing an enormous part to win this war.

Just think a minute of the major divisions of this great force—think what they are doing every hour of every day! Here are the three great “arms” of the American Red Cross:

First—those directly aiding the armed forces; **Second**—the countless guardians of civilian welfare, tireless workers on the home front; **Third**—those who send aid to prisoners of war, unswerving in their help to our captured fighters.

There are many subdivisions of this army—blood donors, Nurse's Aides, Gray Ladies, field service workers. Backing them, in turn, are millions of Americans, who through generous contributions make this possible.

It is with a feeling of gratitude that The Home Insurance Company—many of whose producers, staff, and their families are taking an active part in this noble work—publishes this message.

This is the fourth of a series of advertisements dedicated to the American Red Cross by

THE HOME INSURANCE COMPANY, NEW YORK

FIRE • AUTOMOBILE • MARINE

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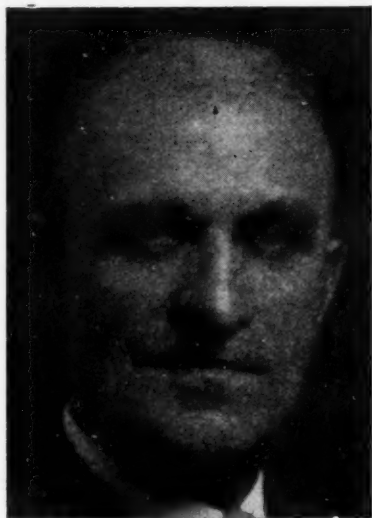
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National Board Reelects Thomas, Other Officers

Endorses Committee Plans on Charter Powers; Successful Parley

NEW YORK—Following its custom of continuing its officers for a second term, the National Board reelected President John M. Thomas and all other officers to their respective positions. Mr. Thomas is president of National Union Fire.

Other officers reelected are: Vice-president, F. A. Christensen, Fidelity-Phoenix; secretary, P. J. Berry, Security of New Haven; treasurer, B. M. Culver, Continental; general manager, W. E. Mallalieu; assistant general managers,



JOHN M. THOMAS

C. H. Lum (on leave) and A. Bruce Bielaski.

Five members were elected to the executive committee for three-year terms: W. Ross McCain, Aetna Fire; J. M. Haines, Phoenix of London; L. E. Falls, American; G. C. Long, Jr., Phoenix of Hartford; and E. C. Stone, Employers Fire.

Endorses "Committee of 18"

The National Board adopted a resolution endorsing in principle the plans now being considered by the joint conference committee of 18 representing the fire, marine and casualty divisions of the business in regard to establishing a permanent body to define and maintain lines of demarcation in respect of coverages and to coordinate the three branches in the public interest.

In proposing the resolution, Mr. Culver said that the general outlines of the plan have been pretty well drawn though a good deal of work is still to be done and much time must necessarily elapse before the document can be completed. Hence, it is planned to present the proposition to the commissioners at their annual meeting in Chicago this month and it would be desirable to have the National Board's endorsement. The plan in principle, he said, was also to be submitted to the

(CONTINUED ON PAGE 21)

SCA Reelects All Officers; Cothran President

Perrin C. Cothran, vice-president of Phoenix of Hartford, was reelected president of the Stock Company Association at its annual meeting in New York. Other officers are Ivan Escott, vice-president Home of New York, vice-president; B. M. Culver, president America Fore group, treasurer; Gale C. Morgan, secretary-manager. Executive committee members were reelected.

Experience of Nine Years Reviewed

In the nine years since it was formed in 1935 and including 1943 the association has written more than \$13 million in premiums and experienced an underwriting loss of \$407,000, Mr. Cothran reported. Premiums on windstorm and extended coverage have exceeded \$500,000 with a loss ratio of 83 on windstorm and 95 on the combined windstorm and E. C. Some 63,000 local agents have participated in servicing business on HOLC, receiving commissions of about \$3 million, he said.

Better Marine Conditions Results in \$100 Million Cut in WSA Fund for 1945

WASHINGTON—Because of improved wartime navigation conditions, the House has provided for transfer of \$100 million from War Shipping Administration insurance fund to the general appropriation for WSA. This provision, recommended by Percy Chubb, assistant WSA administrator, is now before the Senate appropriations committee as part of the war agencies appropriation bill for the year beginning July 1.

Leaves \$200 Million Insurance Fund

The proposed transfer, WSA officials say, would still leave approximately \$200 millions in the insurance fund, which is considered ample. It is stated the fund was getting beyond what has been deemed an appropriate baance to take care of claims outstanding. Officials did not want to build up an excessive surplus insurance fund.

WSA expenditures for fiscal year 1944 for insurance of ships, seamen and cargo, were \$126 million, while the budget estimate had called for \$192 millions for 1945.

Rates, Values Redetermined

The committee said WSA has recently redetermined rates and values which will result in estimated saving of \$50 millions to be effected on insurance and other costs arising under the requisition program, most of which will accrue to the government, it is stated.

"The 1944 WSA value for insurance purposes is fixed at \$56.25 per dead-weight ton" of shipping, says the committee, compared to the valuation in World War I fixed in 1917 for government insurance purposes at \$160 per dead-weight ton.

Kansas Fire Underwriters New Setup Is Announced

At the annual meeting of the Kansas Fire Underwriters Association, H. O. McIntosh, Topeka, state agent of Hanover Fire, was elected president. C. J. Wintrol, Wichita, Royal-Liverpool, was elected vice-president, and Byron R. Ward, Topeka, Glens Falls, reelected secretary-treasurer.

Mr. McIntosh has just named the new executive committee: Emil P. Janousek, Wichita, Security, chairman; Robert J. Noble, Wichita, National Union; C. W. Bean, Kansas City, America Fore; Clad

Still One More Chance for High Court Opinion

WASHINGTON—There is still one more chance for Supreme Court opinions in the Southeastern Underwriters Association and Polish National Alliance cases to come down before adjournment for the summer. The court announced it would sit next Monday, which is the deadline, "unless otherwise ordered."

Nine opinions handed down last Monday still left approximately seven cases pending, it was stated, including the insurance cases.

Attorney General Biddle was among scores of lawyers and insurance men attending Monday's court session.

The court denied writs of certiorari for review of No. 975, Hartford Fire vs. Internal Revenue Commissioner, and 964, First National Bank in West Union, W. Va., vs. American Surety.

Congress Sets Up \$1,000,000 Windstorm Relief Budget

WASHINGTON—In public law 307 Congress has authorized "loans and grants to farmers whose property is destroyed or damaged by floods and windstorms (not to exceed \$1,000,000 in the case of windstorms) in 1944. . . ." This is the first time, according to authorities at the capitol, that relief on account of windstorm specifically has been authorized by Congress.

The \$1 million item was inserted in the floor relief bill as a Senate amendment. It was approved by the budget bureau, recommended by the Senate appropriations committee, sponsored by Senate Russell, Georgia, adopted by the Senate and agreed to by the House.

The announced precedent for this legislative windstorm relief was found in the case of action following the New England hurricane several years ago. The Senate committee held no hearing on the subject, it is stated.

May Hit Wind Insurance

It is believed that insurance companies that write wind and extended coverage insurance are vitally concerned in the matter. If relief is extended farmers in the south or west who recently suffered from windstorm, demands for similar action probably will come from other parts of the country in the future. The result may be to discourage purchasing of windstorm coverage, in the belief that Uncle Sam will make good the losses.

At a house committee hearing on the storm relief bill officials of the Farm Security Administration stated that windstorm areas this year have been in Arkansas, Louisiana, Georgia, South Carolina, Texas, Oklahoma, Virginia, Alabama, Mississippi and Tennessee.

The committee was told that there have been more windstorms this year, with more severity than usual.

Marshall, Topeka, Springfield F. & M.; William Barrett, Topeka, Fireman's Fund. The first meeting of the committee has been called for June 6 in Topeka.

The annual meeting of the Dan T. Smith puddle of the Illinois Blue Goose will be held at the Oak Crest Country Club at Springfield, June 16. There will be golf in the afternoon and then a dinner.

Scrutinize I. U. B., Aviation Cover at Senate Hearing

Dineen of New York Vigorously Upholds State Supervision

WASHINGTON—The two-day hearing on the Bailey-Van Nuys insurance states rights bill was concluded late Saturday afternoon with brief testimony of Daniel Scarrit, manager Associated Aviation Underwriters. Senator McCarran, chairman judiciary subcommittee, which is conducting the hearings, announced that word had been received from the CIO that it wanted to be heard. He suggested its communication might be put into the record. The AFL was heard Friday. O'Mahoney said he wanted the National Board to testify.

The program reported agreed upon at a late Saturday afternoon executive session of the Senate judiciary subcommittee is to await the return from Nevada of Chairman McCarran, which is not expected until the latter part of June. Meanwhile, technically, the bill will be considered, it was said. However, no subcommittee meetings or hearings are scheduled for the intervening period. T. R. Owens, legislative representative of CIO, has asked for time to be heard on the bill, to which that organization is reported opposed. Senator O'Mahoney indicated that Donald Montgomery, CIO Consumers Counsel, would be Mr. Owens' witness.

E. L. Williams, president Insurance Executives Association, had submitted an answer to testimony of AFL witnesses against the bill on the ground it would interfere with labor rights under various laws. "There was no intention to affect labor," stated Mr. Williams, who attended Saturday's hearing. McCarran said his statement would go into the record and might be refuted in writing by others wishing to do so.

The committee went into executive session late Saturday afternoon with the understanding expressed by Senator O'Mahoney, Wyoming, that he wanted additional witnesses called. McCarran was about to leave for Nevada for two weeks.

Beebe, Dumont, Others Appear

On Saturday the committee heard at length from David C. Beebe and Reed Chambers of U. S. Aviation Underwriters; John R. Dumont, secretary-manager Interstate Underwriters Board; Robert E. Dineen, New York insurance superintendent, and two of his examiners. Dr. S. S. Huebner, consultant to the Civil Aeronautics Board, also contributed briefly. Dineen deplored conditions which he foresaw would exist if insurance is held to be commerce.

Present were Victor Herd, America Fore; W. H. Rusher, local manager Hartford Fire, other insurance people, and Rep. Hancock, New York, co-author of the states rights bill.

At the outset of his testimony Mr. Dineen said he had no statement to make regarding the bill. When asked by O'Mahoney whether action had been taken on recommendations of his assistants in their report of investigation of Interstate Underwriters Board, Mr. Dineen said yes, New York has revised fire insurance rates. "I do not share the conclusion that the fire rate structure should be revised every five years," he stated. "I am not satisfied with the

statistical setup and the classification structure with respect to fire insurance. He explained that a long range job is involved. He told of a state appropriation of \$25,000 for this purpose, which would require two years. The IUB situation, which is unsatisfactory, "ties right in with that," he said.

Comments on IUB

He said non-delivery to assured of the underlying policy, written for each state, requires correction. The insured is not injured thus but it is simply not good business to sell a man a policy and then not deliver it to him. He regards the rating system as satisfactory.

"What about a national law to regulate the insurance?" asked Senator Ferguson.

"No, we don't need it," Mr. Dineen said.

He said the IUB system of policies starts off on a sound basis, but that the difficulty is that one policy ties in with policies and laws and rates in other states. Then there is the discount system, in which an average is struck. The effect is that the rates do not comply with the New York rate requirements.

May Not Be Discrimination

"The discount at first blush savors of discrimination," but he indicated it may not be such.

"If you can tell us how discrimination is not discrimination, we will be glad to hear from you," said O'Mahoney.

"That is a very artful statement, Senator," the witness replied.

"The Atlantic & Pacific Tea Co. gets its insurance at a lower rate than its small competitor," asked O'Mahoney.

"Yes."

Mr. Dineen said that the New York investigation of the IUB was "purely exploratory." Instead of taking IUB risk experience and throwing it into a general classification, a parallel national classification might be set up and accumulated experience, losses, and other information could be gotten resulting in a "nationwide picture, and there would not be any excuse for variation in rates and regulation," he stated. As a result of averaging, he said, "a large part of our regulation is nullified."

O'Mahoney suggested the A. & P. may own properties in 40 states which IUB insured and rates for which are averaged, and suggested the discount is a reduction below that average.

"Yes," Dineen answered, "it must be changed. If I allowed it to remain I would be derelict in my duty."

Can Be Corrected by Law

"Can all these evils be cured by state law?" Ferguson asked.

"In my judgment, they can be."

"The big buyer gets better prices," suggested Hancock.

"You cannot change the laws of economics," Dineen answered just before the luncheon recess.

Later he said "the insurance business has more associations in it than Woolworth has 5 and 10's," but association results "do no good unless they comply with the law. . . . We try to have continuity of policy,"—regardless of political changes.

Character Plays Big Part

Mr. Dineen insisted that character has a lot to do with risk, and that all five elements in the claims made for IUB are valid in determining the differentiation in rates.

He said he is "not satisfied with the fire statistical situation in New York" and that "the minute you get into the averaging process you depart from the New York standard. This is a most unsatisfactory situation. The credibility of the rates is impaired or destroyed." He went on to say that "the examiners put their fingers on some infirmities, and we are addressing ourselves to their correction."

Asked if taxation questions are not involved in the situation, Mr. Dineen said: "Once you get other matters straightened out, you will get the tax

(CONTINUED ON PAGE 22)

Lowry Is New Head of Credit Men's Insurance Group

H. J. Lowry, vice-president Michigan Mutual Liability, was advanced to chairman of the insurance group of the National Association of Credit Men at the recent conference in Omaha. A. L. Carr, vice-president of National Surety, was appointed vice-chairman to replace Mr. Lowry. The other vice-chairmen remain the same. Mr. Lowry succeeds Don C. Campbell, America Fore, Chicago, who was unable to attend the meeting.

A committee on the scope and program of the insurance group was appointed with the following members: J. Dillard Hall, assistant agency director U.S.F. & G., chairman; Mr. Carr, Harold Parker, Chase National Bank, New York; J. M. Eaton, American Mutual Alliance, Chicago; Arthur B. Dunbar, Omaha, and Mrs. J. H. Hayes, superintendent of the credit department of Hartford Fire at Chicago, will act as secretary. A meeting of this committee was held immediately to outline a more effective program of insurance education and to further better public relations with the 20,000 credit men who are members of the National Association of Credit Men.

E. B. Moran, secretary of the association, announced broad educational plans in connection with the insurance group, aimed chiefly at increasing coverage. There was a panel discussion of local group activities, participated in by G. H. McClure, Lumbermen's Mutual Casualty; H. D. Coe, Associated Mutuals, Omaha; George Bewell, Neely agency, St. Paul, and O. L. Cox of Miller, Kuhrt & Cox, Los Angeles.

Staunton Marine Manager of Osborn & Lange

E. C. Staunton has been appointed manager of the inland and ocean marine department of Osborn & Lange in Chicago, under direction of C. H. Barker, vice-president. He has had 16 years' insurance experience, all in the marine end and taking in both company and agency work.

Mr. Staunton started with Commercial Union of England in New York City in 1928, doing cargo underwriting. In 1936 he went to Chicago as manager of the western marine department of Hartford Fire. He more recently has been connected with the Engelhard & Co. agency in Chicago, resigning to take his present connection.

He fills the vacancy created some time ago by John Kirk, assistant manager of ocean and inland marine, going into the armed forces. Mr. Kirk has finished his basic training in the army and at last report was headed to a port of embarkation for overseas service.

Anticipates Good Turkey Volume

ST. PAUL—W. J. McGladrey, president of Farm Owners Mutual, which handles a large turkey-writing business throughout the country, reports a good volume of business at the higher rates put into effect this year. While the nation's turkey crop may be somewhat below last year the aggregate coverage is larger with a top rate of 10 cents a bird in this part of the country and ranging down to 5½ cents in territory C.

Hervey Becomes Independent

Oil Association announces the resignation of Frank Hervey who has been its general adjuster for a number of years.

Mr. Hervey is establishing an independent adjustment service to be known as the Frank Hervey Adjusting Company, Hunt building, Tulsa.

The annual golf match between Spokane local agents and special agents will be June 5 instead of June 6 as previously announced.

Many Claim \$1,100 in Bills Sent to North America

North America recently received anonymously a package containing \$1,100 in \$10 and \$20 bills at the head office in Philadelphia. And from various parts of the country have come telephone calls from persons who claimed the money.

In no case, however, did the description of the money lost correspond to that received by North America.

OPA Indicates Used Car Price Ceiling Is Unlikely

WASHINGTON — OPA does not want to issue any used car price ceiling regulation "if there is any other way out." Chester Bowles, administrator, said at a recent press conference. He stated OPA is no nearer issuing such a regulation than it has been for the past several months.

To official observers it looks like there will be no used car price regulation unless prices continue to go up. Administrator Bowles' position is construed as one of "appealing" to used car dealers to hold prices down. If they go up unduly, a used car ceiling price regulation may be necessary.

Such a regulation was drafted in OPA several weeks ago. Assistant Administrator Brownlee was reported as favoring its issuance.

The only used car price ceiling regulation so far issued was by the regional price administrator in Hawaii to meet a situation created by an extreme shortage of used cars in the islands due to a large influx of service men and war workers.

WSA Is Withdrawing from Cargo War Risk Field

NEW YORK — The announcement that the War Shipping Administration is withdrawing from the cargo war risk field except for a few items is of interest to commercial underwriters mainly because it clarifies WSA's position. Effective June 26 the WSA open cargo policy will cover only four items, cresylic acid, imported coffee, chrome and manganese ore shipped by water from ports in India or Ceylon.

Principal imports such as metals are still controlled by government agencies which do not carry war risk coverage and consequently the WSA action does not mean that a large volume business will be returned to private underwriters.

Commercial rates are almost identical with those of WSA now due to the continued improvement of the Allied shipping position. The ocean marine business has been going along on an even keel this year. There have been some marine losses but they have not been excessive or abnormal.

Jay Stevens on Tour

Jay W. Stevens, chief fire prevention bureau of the National Board, is on a trip which will carry him through the Pacific northwest, intermountain territory, into Texas, Oklahoma and Arkansas before his return to his San Francisco headquarters about June 25. He will speak to the Oklahoma Firemen's Association in Oklahoma City, June 6-8; at the Texas firemen's and fire marshals association conventions at Waco June 13-16, and before the Southwestern Association of Fire Chiefs meeting in Little Rock, June 20-21.

Clarke Views New Dwelling Form

WORCESTER, MASS.—The Worcester Board heard an explanation of the new dwelling house form of the Insurance Executives Association by Arthur H. Clarke, secretary of Massachusetts association. The board's annual outing will be held June 13.

William A. Unsworth, general agent of Monarch Life, has joined the navy.

Big Developments Ahead in Fire Prevention

NEW YORK—Extinguishing of fires without the usual great water damage is one of the many innovations in fire fighting and fire prevention that tomorrow's world will bring, said C. R. Welborn, secretary of the board of trustees of Underwriters Laboratories, in making that organization's report to the National Board. The future, he said, will bring fog equipment for fire defense in high value areas and the use of pumping assemblies that will break water into fine sprays for the rapid absorption of heat units, thus reducing temperatures of combustibles below the point at which they will take fire and without the waste of cooling capacity and the flooding of premises.

Other Developments

Other future developments are prefabricated homes, the flameproofing of wood, which is making great strides, fibre glass decorations in general use in places of assembly, the prefabricated flue superseding the conventional chimney, and the widespread use of synthetic rubber in the civilian economy.

A substantial proportion of the laboratories' services in 1943 was in the assistance of the war effort. Help was given the government in training officer and enlisted personnel in fire prevention and protection, also for assistance in analyzing Japanese small arms ammunition.

Helped in Many Ways

The laboratories gave assistance also in the test of flame arresters of ventilating systems of combat vessels; the instruction of officers on fire protection measures to be taken while processing battlefield scrap and rendering enemy ammunition harmless (one steel furnace blew up after being loaded with scrap that had not been entirely "denatured"); the development of the best combat methods in controlling fires in butadiene storage plants; the determination of adequacy of plans and the reliability of operation of fire alarm systems in army hospitals; and for expert committee personnel.

Mr. Welborn predicted that when industry is relieved from the restrictions on civilian production the laboratories will experience much greater demands for services, new problems will originate in adapting some of the things now in use by the armed services and new problems will arise in the electrical field and in the refinement of some of the things that have proven their worth as wartime emergency alternates.

Increases Surcharge Rates on Certain Shipments

WASHINGTON — Announcing increase in the war surcharge and higher basic cargo freight rates on certain commodities between Atlantic and Gulf ports and Brazil and River Plate ports, the War Shipping Administration stated that it was found that the existing war surcharge "did not meet current wartime expenses for war risk insurance, crew bonus, and operating expenses incurred by extension of voyage turnarounds due to controlled routing by naval authorities."

Under the order the war surcharge will increase by 8% of the normal rate, from 35 to 43, applying on freight generally, with some exceptions.

The River Plate and Brazilian Conferences applied in 1942 for increases in war surcharge to a scale ranging from 67% to 101%. WSA deferred action. Since then, it says, reductions in costs of operation have been effected through adjustments in war risk insurance and other wartime expenses. However, recently WSA concluded that adjustments in rates "should not be further delayed."

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M. L. Bush Joins Virginia F. & M.

Mark L. Bush, for a number of years state agent in West Virginia of Northern Assurance and for the past 18 months assistant secretary of that company at the New York office, has joined Virginia Fire & Marine as state agent. For the time being he will act in a production capacity in various territories but later will supervise a definite field for that company.

Mr. Bush will be succeeded as assistant secretary of Northern Assurance by Robert B. Davis, who for some time has been supervising Virginia for Northern with headquarters at Lynchburg.

Mr. Davis will be succeeded in Virginia by F. B. H. Whalen, for a number of years special-at-large for the Virginia rating bureau.

Virginia Fire & Marine has just entered Maryland but has not yet announced plans for that state.

Could Save Month's Work by Waiving \$1 Items

NEW YORK—About one month's work out of each year in the handling of additional and return premiums on reinsurance can be saved by waiving all items of \$1 or less, a recent study by the Insurance Accountants Association's uniform accounting committee indicated. The committee also found that some of the reinsurance companies already have this practice in effect with a few of their treaty companies. The committee therefore recommended that the members present the facts to their management and suggest the circularizing of their treaty members and facultative reinsurers asking their approval of the waiver of all additional and return premiums of \$1 or less.

The study was based on two companies reinsurance transactions aggregating approximately 18,000 entries for one company and 5,800 for the other. Oddly enough, the percentage of reinsurance endorsement premiums and return premiums of \$1 or less was 8.4% for each company. The amount of dollars involved was less than \$30 a month.

Finch Opens in Cincinnati as Independent Adjuster

Louis A. Finch, fire insurance man and loss adjuster of 20 years' experience, has opened his own independent general adjusting office in 602 Mercantile Library building, Cincinnati. He will continue in the field in which he has specialized for many years, primarily adjustment of fire, windstorm, inland marine and automobile losses. Mr. Finch for the last 13 years has been manager of the Cincinnati branch of Underwriters Adjusting. Previously he was connected with Royal in Chicago.

Estes in Richmond Post

The Southeastern Underwriters Association has appointed Wellford S. Estes as district engineer at Richmond, succeeding the late Mr. Apperson. Mr. Estes joined the engineering staff in 1924 and since 1928 served as assistant to Mr. Apperson.

Mr. Estes graduated at Virginia Military Institute in 1922. He served at its institution after graduation as assistant professor for two years before joining S.E.U.A.

Announce Salt Lake City Slate

SALT LAKE CITY—At the May meeting of the Salt Lake Association of Insurance Agents, these officers were nominated to be voted on in June: President, Sherman Hunter, to succeed F. B. Goeltz; vice-president, Leland Paxton; secretary-treasurer, E. F. Holland. E. D. Amott, alternate state national director, reviewed the Jackson, Miss., mid-year meeting.

N.A.I.A. Membership Now Exceeds 17,000

The seventeen thousandth member agency of the National Association of Insurance Agents has been recorded at headquarters. This establishes a new all-time high mark in membership and represents more than one-third of the necessary increase to achieve the goal of "18,000 or more—in '44."

The seventeen thousandth member is George A. Chamberlain of Elkhart, Ind.

The total net increase in membership since the beginning of its last fiscal year, Sept. 1, is 578.

Executives Body Holds Annual Meet

The Insurance Executives Association, at its annual meeting, endorsed the proposed expansion of the uniform underwriting powers agreement to embrace casualty.

I.E.A. elected to membership H. C. Conick, U. S. manager of Royal-Liverpool, and C. C. Hannah, president of Fireman's Fund. Re-elected for a three-year term as trustees were W. B. Crutenden, Springfield F. & M.; B. M. Culver, America Fore; O. E. Lane, Fire Association; J. Lester Parsons, Crum & Forster; C. F. Shallcross, North British & Mercantile; H. V. Smith, Home, and Paul B. Sommers, American.

E. E. Humphrey to Indiana for National Fire

E. E. Humphrey has been named special agent in Indiana for National Fire. His headquarters will be in Indianapolis and he will be under the general supervision of State Agent H. W. Mullins, and, in addition, he will handle special inland marine production work for Cincinnati agents.

Mr. Humphrey is a graduate of the University of Kansas and joined National Fire in 1939 in its western department. He has had experience as an underwriter in the fire and automobile departments and for the last three years he has been chief inland marine examiner.

Kentucky O. K.'s Marine Cold Storage Locker Cover

FRANKFORT, KY.—Commissioner Goodpaster has amended the uniform definition of marine insurance in Kentucky to permit coverage of merchandise of customers of the assured in cold storage lockers. The ruling stipulates that the rate for this coverage must be greater than the filed rates for fire and any other rate regulated coverages. The Kentucky Association of Insurance Agents and the Louisville Board had urged this amendment for some time.

Jeffery with Local Agency

Malcolm Jeffery, who has been special agent at Detroit for Appleton & Cox, has joined the Gorman & Thomas agency of that city.

Beck Is Baltimore Speaker

At the May meeting of the Baltimore Association of Accident and Health Underwriters, Lester Beck, vice-president of Pennsylvania Casualty, spoke on "Lessons for Underwriters from War-time Group Accident and Health Plans." He said that incentives due to excess profits taxes, cost-plus-fixed-fee contracts, and pressure by unions have made the selling of group accident and health, hospital and surgical benefits insurance comparatively easy, but the many abnormalities of war times have made the tasks of the actuaries and underwriters doubly difficult. He reviewed some of the problems that were especially difficult of solution.

P. Lester Hawks, Columbia, S. C., agent, has been in a Richmond, Va., hospital for treatment. He expects to be able to return to Columbia shortly.

New Federal Crop Cover Bill Is Introduced; Would Take in Additional Crops

WASHINGTON — A new federal crop insurance bill, H.R. 4872, has been introduced by Rep. Fulmer, South Carolina, chairman House committee on agriculture. Technically, it would amend the present federal crop insurance act. Fulmer says the bill represents the ideas of a special subcommittee of his committee named some time ago, and that he expects it will be taken up and acted upon soon by the agriculture committee.

The bill is similar to the old law with respect to wheat and cotton crops, which would be insurable as to those planted for harvest in 1945 and thereafter. It also provides for experimental insurance of additional crops including corn, tobacco, rice, flax "and any other agricultural commodities for which sufficient actuarial data are available."

This latter insurance would be limited by the bill to not more than 20 representative counties to be selected for a period of not more than three years, the results as to each crop to be reported on to Congress at the end of that period.

The new bill provides that the insurance shall cover a percentage to be determined not exceeding 75% of recorded or appraised average yield of wheat and cotton, or in the case of the experimental crops, not exceeding 75% of investment in the crop.

If the total of approved claims for losses on any crop for any year exceeds total premiums collected plus accumulated reserves with respect to such crop, the bill provides for payment of claims on a pro rata basis, reduced, but for the first three crop years after passage of the bill payment could not be reduced by more than 15%.

Special Qualification for Expert Agents Recommended

A procedure similar to that followed by state boards in awarding the certified public accountant designation should be set up by state insurance departments to designate highly trained insurance specialists, John H. Magee, formerly professor on the faculty of the University of Maine and author of three textbooks on insurance, said in a talk before the Maine Association of Cost Accountants in Bangor.

There are highly technical developments in insurance which call for specialists to assist insurance buyers, and the matter should be governed by state insurance law, he said. The qualifying law for agents and brokers should be far less rigorous than for a designation indicating that an individual is qualified as a specialist in the field.

He said that Commissioner Carroll of Rhode Island in the new insurance code he proposes is establishing a milestone in insurance legislation. Similar movements are generating in other states, he said.

F. J. Carroll New Head of Mississippi Pond

The Mississippi Blue Goose held its annual splash at Allison's Wells, near Jackson. A memorial service was held for the late John Sharp Williams, III, former insurance commissioner of Mississippi. Two new members, Lyle E. Bates and Foster Collins, were initiated.

New officers elected are: F. Julian Carroll, Jr., most loyal gander; D. M. Mayers, supervisor; J. B. Franklin, custodian; E. C. Davis, Jr., guardian; R. W. McCosh, keeper; J. E. Sampson, wielder.

Bergen Agents Meet June 15

The Bergen County (N. J.) Association of Insurance Agents will hold its quarterly meeting at the White Beeches Golf Club, Haworth, N. J., June 15. There will be golf during the day and the meeting will take place after dinner.

Chrisman Elected Kentucky President, Meeting Crowded

New Fire Policy, Sales Ideas, Legislative Contact Stressed at Louisville

NEW OFFICERS ELECTED

President — Norman A. Chrisman, Pikeville.

1st Vice-president — J. Bryant Lawton, Central City.

2nd Vice-president — S. C. Barnes, Elizabethtown.

Secretary-treasurer — Peyton B. Bethel, Louisville.

By JAMES C. O'CONNOR

With an outstanding and surprising registration of 198, compared with 175 last year, the Kentucky Association of Insurance Agents was decidedly pleased with its annual meeting in Louisville last week and the program was universally acknowledged to be a hit. Following the election of officers, the association went on record as unqualifiedly endorsing the public relations program of the National Association of Insurance Agents.

N. A. Chrisman, the new president, who operates a very successful agency at Pikeville, was raised from first vice-president, succeeding J. J. Hackworth, Shelbyville, who served two terms. J. B. Lawton went up a notch from second to first vice-president, and S. C. Barnes, the new second vice-president, was formerly on the executive committee. The new executive committee will be appointed later and that body will name the state national director. Mr. Chrisman has held the latter post since it was created two years ago.

The Kentucky association also amended its constitution to provide that the president and first and second vice-presidents may not succeed themselves. Up to now it has been customary for each of these officers to serve two terms and it was felt that this was too much of an imposition and was making it difficult to get men to accept these offices.

After President Hackworth opened the meeting with his annual report, Insurance Director Sherman Goodpaster brought greetings to the association and introduced Leroy Taft, Ashland, the new assistant director.

Alvin S. Keys, Springfield, Ill., member of the National Association executive committee, described the public relations program of the association and made a decided hit with his address on "Organizing for Legislative Action." He said it is essential that insurance agents establish an intimate relationship with their congressmen and state legislators and urged them to get personally acquainted with their representatives. He also said that agents and companies



J. J. Hackworth



A. S. Keys

must cooperate closely to bring about greater uniformity between states and simplification and broadening of coverages.

Mr. Keys warned the audience that public relations and contact with legislators is no substitute for alertness in adapting and improving the conduct of the business. The companies need a constructive plan of research to determine current and future needs of the public and organized agents should be consulted on all changes.

Forum on Fire Policy

After Mr. Chrisman's report as state national director, the rest of the session was given over to a forum on the 1943 New York fire policy, which went into effect in Kentucky in March, conducted by J. C. O'Connor, Chicago, editor "Fire, Casualty & Surety Bulletins" of THE NATIONAL UNDERWRITER. He opened with a discussion of the major changes in the policy and the new forms and then referred questions to a panel, consisting of W. E. Clark, Kentucky Inspection Bureau; and three prominent Louisville agents, A. G. Harrison, C. A. Nuetzel and W. C. Vaughan.

Mr. Clark said the new policy has been very well accepted and that he has received no criticism of it, although some agents have objected to some of the forms. Such matters as the omission of the fallen building clause, how to shorten the forms, and cash value, explosions, smudge, extended coverage, reinstatement, the limitation of the new policy to the interest of the assured were discussed.

Considerable time was spent on the subject of food spoilage in cold storage lockers, because of fire damage to the refrigerating system. Mr. Harrison announced the new Kentucky rule permitting marine coverage on property in these lockers.

There was a large turnout for the dinner Thursday, and a good crowd for

the Friday morning session, which S. C. Barnes, Elizabethtown, opened with a report of the rural agents committee.

G. E. Burks, vice-president Louisville board, and member of the fire prevention committee of the National association spoke at length on fire prevention, Fire Prevention Week next October, increasing losses of the nation, and need for more and better inspections, co-operation of agents with the Kentucky Fire Prevention Association, and in conclusion exhibited a large blown up photograph of a home that was partly burned last January in Louisville, resulting in three young children and a soldier being killed, although the furnace and wiring showed nothing that would indicate that the blaze came from either.

C. E. Blake, Hartford, assistant superintendent agency field service, Travelers, spoke on "Residence and Outside Theft." He said the new coverage is very inexpensive, and that, with the present crime wave, which is making home owners crime conscious, the opportunity for sale is excellent. Records of the F.B.I. show that crime is on the increase. He said that after a bad windstorm, agents always find it easy to sell windstorm coverage, and now they should have no trouble in selling theft coverage. Mr. Blake discussed the 25 or more items covered, and discussed some of the unusual losses which have been paid. He told of one loss in which the company paid \$112 for 16 bottles of Scotch whisky stolen from a business man's office.

J. A. Trovillo, Chicago, assistant secretary Underwriters Laboratories, told of the start and growth of the organization, and of its work today, although it is handicapped by loss of men, plus the fact that much of its work today is war work of some form. He discussed some of the interesting cases now before the organization, especially in testing explosives.

Firemen's Makes Official Changes

Walter J. Christensen, second vice-president, presently in charge of the fire losses in eastern department, becomes second vice-president in the fire underwriting department as first assistant to Vice-president Herman Ambros of Firemen's. He succeeds to the position formerly held by Second Vice-president Charles F. Rupprecht.

Mr. Christensen joined the group in 1920, having formerly been employed by Northern Assurance. He was examiner in the western department. He subsequently became state agent in Iowa, Kansas and Indiana. He went to the eastern department in 1926, as first assistant in the fire loss department. In 1940 he was placed in charge of the department.

John H. Chalenor, at present in charge of the New York City office, has been promoted to vice-president, in charge of fire losses in all eastern department territory, succeeding Mr. Christensen.

Mr. Chalenor was originally a special agent in Los Angeles. In 1938 he was transferred to the eastern department as assistant secretary in charge of production, in New York City. In 1941 he was advanced to secretary, in charge of the New York City branch, for both fire and casualty.

Edmund J. Donegan, formerly assistant to Mr. Chalenor in the New York City office, has been promoted to secretary in charge of the New York City office. He will be assisted by Lester Lockwood and Horace Moodie.

The choral group sponsored by National Union and composed of company employees, recently performed at Deshon Hospital, Butler, Pa., maintained by the army as a rehabilitation center.

Duxbury Again President of NAUA

The National Automobile Underwriters Association at its annual meeting in New York reelected George H. Duxbury, assistant U. S. manager of North British, president; Esmond Ewing, vice-president of Travelers Fire, vice-president, and Frank Christensen, vice-president America Fore, treasurer. New directors for two years are Walter F. Beyer, vice-president of Home, and Arthur L. Polley, secretary of Hartford Fire.

Directors that represent the regional territories are: East, F. E. Sammons, Hanover; south, E. M. Ransom, Commercial Union; west, E. H. Forkel, National Fire, Chicago, and Pacific Coast, W. W. Gilmore, London & Lancashire, San Francisco.

Question Marine Board Authority

WASHINGTON—The authority and jurisdiction of the maritime war emergency board under the statement of principles to make adjustments on war risk compensation have been challenged by representatives of the executive council of the American Federation of Labor, acting for the Seafarers' International Union and the Sailor's Union of the Pacific. The war emergency board promptly wired representatives of steamship owners, operators and agents of maritime unions that its position is that all actions it has taken since its inception have been within its authority. It has called a meeting of all parties signatory to the statement of principles for June 6 in the Commerce building, Washington, to discuss whether the board should be continued and if so what shall be its jurisdiction and authority.

John W. Gates has entered the local agency field at Artesia, N. M.

Our Business is operated squarely on These Principles

"WE HOLD that we best serve the American Insuring Public by serving them through Agents and Brokers. **WE AFFIRM** that local Agents and Brokers, by training and experience and because of nearby location and knowledge of local conditions, are the most logically qualified members of the Insurance Industry to efficiently and economically act as local insurance representatives and advisors to the public and business world. **WE RECOGNIZE** that in order to serve their clients well, the Agents and Brokers through whom we obtain our business must be well served by us."

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T. W. Home, Nebraska, succeeded in other Francis L. Johnson, secretary.

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NEWS OF FIELD MEN

Nebraska Field Groups Elect

T. W. Caldwell, special agent of Home, was elected president of the Nebraska Fire Underwriters Association at the annual meeting in Omaha, succeeding J. B. Wyatt, North America. Other officers are: Vice-president, Francis M. Jackson, Aetna Fire, honorary vice-president, Lt. (j.g.) Russell E. Johnson, New York Underwriters, and secretary-treasurer, E. S. Freeman.

At the same time the Nebraska Blue Goose and Nebraska Fire Prevention Association held their annual meetings. New Nebraska pond officers are E. H. Wylie, Scottish Union, most loyal gander; Elmer D. Straka, National Fire, supervisor; C. W. Martin, National American, custodian; Fred H. Sabin, American, guardian; Mr. Caldwell, keeper; Martin W. Besack, Morrison & Co., welder.

At the luncheon which featured the Blue Goose meeting, Commissioner Fraizer of Nebraska spoke. E. A. Reed, St. Paul F. & M., retiring m. l. g. presided. New members initiated are E. J. Briswalter, Western Adjustment; Van L. Taylor, state fire marshal; Kenneth L. Hunt, Nebraska Inspection Bureau; Charles R. Holoubek, Midstate Underwriters; Martin Helsing, Jr., North America; J. R. Jacoby, Morrison & Co., and Denman Kountze, Midstate Underwriters. Memorial services were conducted by J. H. DuVall for C. C. Rich, Milo Hanson, Frank Stanbery and J. Burr Taylor. The Nebraska pond has 19 members in service, it was reported. G. M. Beals, Glens Falls, presented Mr. Reed the past m. l. g. pin. A banquet in the evening concluded the meeting. Entertainment was arranged by Charles W. Martin and J. B. Wyatt.

New officers of the fire prevention association are: President, W. E. Bayley, Hartford Fire; vice-president, J. R. McLaughlin, North British; honorary vice-president, D. R. Wilhoit, who is in service; secretary, Charles W. Martin, National American, and assistant secretary J. B. Wyatt, North America. Retiring President T. W. Caldwell, Home, gave a report on the year's activities.

Dame Mrs. Fire Special in O.

Willard E. Dame has been appointed special agent of Manufacturers Fire for Ohio. Mr. Dame will be in direct charge of fire insurance development under the supervision of Vincent L.

Russ, state agent in Ohio for Manufacturers Fire and Manufacturers Casualty, with offices at 926 Union Commerce building, Cleveland. He has been special agent of Employers Fire in northern Ohio.

A. B. Young New Head of Heart of America Pond

KANSAS CITY—Alex B. Young, Hartford Fire, has been elected most

loyal gander of the Heart of America Blue Goose. Walter Scott, Jr., Home, is supervisor; Clyde L. Tindall, Loyalty group, custodian; L. E. Barber, Underwriters Adjusting, guardian; A. T. Waterman, Missouri Inspection Bureau, keeper, and Leo B. Gribble, Royal, welder.

Eleven candidates were initiated: N. B. Stevens, Missouri Inspection Bureau; Paul C. Foster, Floyd Harding; and O. J. Cope, Western Adjustment; Harry Beringer, Dubuque F. & M.; E. W. Ramsey, Garrett, Inc.; L. I. Fisher, Travelers Fire; William Gardner, Kansas City fire patrol; A. V. Renwick, Boston; L. E. Wilkins, Kansas City F.

& M., and Glenn Matthews, "Insurance Magazine."

N. J. Specials' Parley June 5

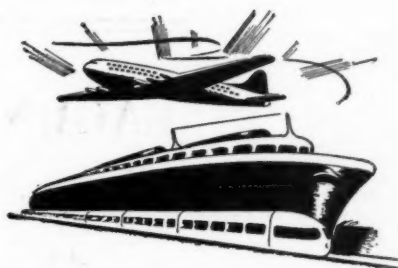
NEWARK—The New Jersey Special Agents Association will hold its election of officers and outing June 5 at Cedar Ridge Country Club, Livingston, N. J. Prizes will be awarded for golf and quoits.

Seattle Pond Elects June 23

The Seattle Blue Goose will hold its annual meeting June 23.

There will be the annual golf match for the Lee McKenzie Memorial Cup,

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followed by a business meeting, initiation and election, with a social hour at 6 and a banquet at 7 p.m.

California Blue Goose Elects

LOS ANGELES — The California Blue Goose has elected these officers: Most loyal gander, E. Eugene Davis, insurance attorney; supervisor, Ariel C. Harris, Aero Insurance Underwriters; custodian, A. M. Schneider, Springfield F. & M.; wielder, A. E. Stroth, Loyalty group; keeper, R. J. Newell, Great American; guardian, G. H. Heissner, Jr., Aetna Fire.

Thirteen members were presented 25-year pins.

Kentucky Field Meetings June 12

The Kentucky field men will hold their meetings at the Seelbach, Louisville, June 12. The Kentucky Fire Prevention Association, Blue Goose and Kentucky Speakers Bureau will hold their annual meetings and the Kentucky Fire Underwriters Association its semi-annual meeting.

Minn. Field Meetings June 21-22

Minnesota field men will hold their annual outing at Pine Beach Lodge, near Brainerd, June 21-22. The Minnesota Blue Goose, Minnesota Underwrit-

ers Association and Minnesota Fire Prevention Association will participate.

Frank Madden, secretary to Mayor McDonough of St. Paul and a former life insurance agent, will speak at the Blue Goose dinner.

Alabama Parley June 8

The Alabama Blue Goose will hold its annual meeting and dance and election in Birmingham on June 8. The ladies auxiliary will hold its meeting at the same time.

Ind. Blue Goose Annual Meeting

The annual meeting of the Indiana Blue Goose will be held next Monday afternoon and evening at the Lake Shore Country Club, just south of Indianapolis. A number of candidates will be initiated.

San Francisco Election June 27

The San Francisco Blue Goose will hold its annual meeting June 27. About thirty new members will be initiated.

Chaplain H. C. Straus, just returned from a long tour on airplane carriers in the South Pacific and a victim of the Pearl Harbor attack, will speak June 5.

Col. George Dutton Returns

Col. George Dutton has received a medical discharge from the army and

will return to Phoenix-Connecticut group in Oregon, associated with A. N. Potter, special agent. He joined the army in 1940 and has served in Australia and New Guinea. Recently he has been with the air corps attached to the 19th bombardment squadron.

The final meeting for the season of the Sunflower Blue Goose puddle at Wichita was held Monday with the new officers in charge. A special luncheon is planned for June 18 for the executive board of the National Association of Insurance Women.

Schorer, Hildebrand on Tour

Arno R. Schorer of Kalamazoo, president of the Michigan Association of Insurance Agents, and Waldo O. Hildebrand, secretary-manager, will attend meetings of the Grand Rapids and Muskegon associations June 5 and June 6, respectively. Association matters will be discussed.

Ohio Speakers Group Active

The Ohio Stock Fire Insurance Speakers Association will hold its final meeting for the season at the Virginia hotel, Columbus, June 5. The session will be devoted to story-telling and C. G. McGray, Great American, will be

chairman. On June 7 the association will put on its Information Please program for the Trumbull County Board at Girard. On the following day in Warren the same program will be staged for the employees of board members.

Analyze Dehydration Hazards

The National Fire Protection Association has put out a 20-page illustrated booklet on food dehydration, setting forth the fire and explosion hazards to be met with in each of the more or less complex operations of the enormously expanded industry. There were 25 commercial drying plants in the U. S. prior to the beginning of the war, and there are now more than 1,600 operating in 24 states. Wood has been used to a large extent in the construction of buildings and process equipment owing to shortage of metal and other fire resistive material. The combination of heat for drying, forced air draft circulation and combustible construction is an invitation to fire. The N.F.P.A. booklet contains the most up-to-date information dealing with the fire and explosion hazards as well as the causes of the most significant fires which have occurred in the industry.

Sues for Plymouth Charter

Acting Insurance Director Parkinson of Illinois has filed suit in superior court of Cook County asking that the corporate charter of Plymouth Insurance Co., 228 North LaSalle street, be forfeited. Mr. Parkinson contends the company lost its right to the franchise when it conveyed its records and assets to Calvert Fire of Philadelphia, owned by Commercial Credit Corporation, by a resolution of directors June 30, 1943. Plymouth at that time reinsured all outstanding business with Calvert. It reduced its capital from \$500,000 to \$200,000 June 26, 1942. Plymouth, organized in 1940, wrote automobile finance business almost exclusively.

Coast Offices Moved

The Pacific department office of Springfield F. & M. has been moved from 200 Bush street, to commodious quarters on the first floor at 401 Montgomery street, San Francisco.

American Offers Personal Survey

The American of Newark group is offering a wartime personal insurance survey kit to the public. The analysis can be made in 30 minutes or less and is designed to conserve the agent's time. It fits standard filing cabinets and contains pockets for the survey forms, coverages, the agent's copy of analyses made, and a complete set of supplementary sales folders covering specific coverages the customer may need. The analysis can be made with check marks. It is being presented in national advertising.

Fred T. Moore, president of the Wright, Hoyt & Co., agency, Port Huron, Mich., received congratulations on his 80th birthday anniversary. He is one of the oldest active agents in the state. He has operated the agency since 1927.

The New Hampshire Insurance Women's League held a "bosses night" and staged a play, "Excelsior," written by J. F. Gough, resident secretary of North America in Boston. Lt. Col. John E. Shennett, New Hampshire state agent of Crum & Forster, and head of the Massachusetts Civil Air Patrol, spoke on the "Aerial Defense Program."

FIRE UNDERWRITER

This man has had 23 years fire insurance experience as underwriter, manager of brokerage and manager of home office underwriting department. Prefers midwest territory.

FERGASON PERSONNEL

INSURANCE PERSONNEL EXCLUSIVELY
166 W. Jackson Blvd., Chicago 4, Ill. HAR. 9040

TO OUR POLICYHOLDERS, SUB-AGENTS AND BUSINESS ASSOCIATES

We are pleased to announce the following promotions and re-assignment of responsibilities and duties to the members of our loyal office personnel. These changes are necessary on account of an increase in business and the fact that Assistant Secretary Raymond C. Kaegel, who was our loyal and efficient associate for seven years, has entered the Armed Forces of our Country.

Arkell G. Kunze.....	Ass't. Sec'y. & Office Mgr.
Irma G. Krummrich.....	Cashier
Elvira C. Utz.....	Supt. Bookkeeping Dept. & Alternate Cashier
Adeline J. Schickedanz.....	In charge of payroll records and Ass't. to Cashier & Bookkeeping Dept.
Jean M. Martens.....	In charge of commissions and Ass't. to Cashier and Bookkeeping Dept.
Clara S. Westrich.....	Supt. Underwriting Dept.
Alita M. Lorenz.....	Ass't. to Bookkeeping and Underwriting Depts. & Stenography
Shirley O. Schickedanz.....	Supt. of Agency Files and Outer Offices Supervisor
Eleanor R. Cordie.....	Supt. of Collections and Stenography
Norma M. Juenger.....	Supt. of Claims and Stenography
Betty M. Sutton.....	Supt. of Mailing Dept., Supply Dept. & Stenography
Juanita H. Zackel.....	Supt. of Sub-agents' Files and Records, Special Work, and Stenography

Our organization is now so set up that some of you will deal directly with various department heads instead of direct with the front offices as has been the custom here for many years. We are determined to maintain the efficiency of our organization, if humanly possible, come what may, in an effort to be of real and genuine service in these trying times to our policyholders, producers and to the companies that we represent.

We want to add, that during the first quarter of 1944, our gross premium income exceeded \$250,000.00 and unless something occurs, that we cannot now foresee, we will have a gross premium income of in excess of \$1,000,000 during 1944. As many of you know, that was our goal for 1945.

Allow us to once again reassure you of our sincere desire to be of genuine service to each and everyone of you.

W. A. SCHICKEDANZ AGENCY, INC.

GENERAL AGENTS
BELLEVILLE, ILLINOIS

W. A. Schickedanz, Pres.

E. H. Schickedanz, Sec'y.

Scarcity of Auto Dealer Coverage in Los Angeles Is Causing Concern

LOS ANGELES—Automobile dealers are having serious difficulties in securing auto coverages and so far no solution is in sight. Ruling No. 20 promulgated by former Commissioner Caminetti and in force since Nov. 10, 1941, governing insurance transactions on the sale or financing of motor vehicles has been a contributing factor.

While the situation is of long standing, it did not reach the present acute stage until about two months ago, when West American canceled all its automobile dealer agency contracts and later canceled all collision policies on all dealer risks on which it had been the carrier. This placed a large number of auto dealers in the position of having no collision insurance on cars they had sold on conditional sales contracts, and no coverage on cars on their lots or in their garages, formerly written on an open stock policy.

Loss Experience Adverse

Dealers have been seeking insurers who would carry their lines but save in one or two instances the efforts have been unsuccessful.

Larger companies, their agents and brokers have declined to treat with the dealers because loss experience on this line has been very adverse. Information is that the ratios have ranged from 70% to 170% of premium income. It is the opinion that accident frequency has not increased appreciably, so the higher loss ratio must be laid to an economic condition, such as shortage of man power in garages, difficulty and higher cost of obtaining replacement and repair parts, higher cost of labor, elimination of many garages doing automobile repairs.

War workers here must have their own transportation, because street cars and bus lines do not run within reasonable distances of the plants. On auto conditional sales contracts dealers require collision coverage, as well as fire and theft. If the worker has a smashup the carrier is not given opportunity to protect itself; the car is abandoned to the insurance carrier by both dealer and buyer. The war worker makes down payment on another car and the cycle is repeated.

Ruling No. 20 was drafted to protect car purchasers, requiring insurance coverages provided to be set forth in a written statement by the dealer, the amount of gross premium for each kind of cover-

age and the aggregate gross premium of all coverages, and the term of the insurance. The rule does not give the insurer any assurance it will escape the high loss ratios or avoid being involved in the cycle of insurance-crash-abandonment.

Do Not Write Hail in California

The statement was made in the May 25 issue of THE NATIONAL UNDERWRITER in connection with the hail storm that caused a large fruit loss north of Sacramento, Cal., April 19, that Continental

and Great American were two of the several companies involved. This was in error. Continental and Great American do not operate in California for direct hail insurance on growing crops.

N. Y. Blue Goose Plans

NEW YORK—A good turnout is indicated for the annual meeting and golf tournament of the New York City Blue Goose June 16 at Maplewood, N. J., Country Club. There will be many awards. Besides golf there will be tennis, swimming, and card playing. Be-

cause of the annual meeting the gathering is limited to members.

Unusual forms of coverage were discussed by Dean Rohrdanz, manager of the Insurance Exchange, at a dinner meeting of the Seattle Insurance Women's Association.

Rudd Vorbach has sold his agency at Albuquerque, N. M., to George L. Headrick of Meadville, Pa., who will continue to operate the business as the Vorbach Realty Company.

Frank A. Lewis, formerly of Honolulu, has purchased an interest in the Fulbright agency, Roswell, N. M., which becomes Fulbright & Lewis.



If these Hands fail...

If disaster should befall your watchman... illness, accident, attack by intruders—if he is incapacitated from any cause whatever...the unseen hands of A.D.T. Watchman's Reporting Service go into action immediately...to investigate, to furnish assistance and to restore orderly patrols of your premises.

When your watchman or any other employee on isolated duty "rings in" to an A.D.T. Central Station he is under the constant watchfulness of an organization which checks his performance throughout his period of duty and stands ready to help him in any emergency. A.D.T. also provides manual fire alarm boxes within the premises to summon fire-fighting forces quickly and accurately.

This and other A.D.T. Protection Services provide assurance of continuous and unfailing protection in thousands of plants throughout the country, including many of the nation's most important war industries. Plant executives, property owners, insurance men, police and fire department members and all protection experts enthusiastically endorse A.D.T. for its exceptional value in guarding against fire, intrusion, burglary, holdup and other crippling hazards.

Write now for our illustrated booklet... "On the Alert"...describing A.D.T. Watchman's Reporting and Manual Fire Alarm Service. It's full of valuable protection details.

INSURANCE FIELD REPRESENTATIVE
We have an opening for a high-class experienced fire and casualty representative to travel northeastern Ind. This position offers a splendid opportunity to the right man.
COOLING-GRUMME-MUMFORD CO.
115 N. Penn. Room 346
Indianapolis, Ind.

WANTED
Proof checker, fire losses, western department of large group. State age, qualifications and salary expected. Address W-7, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

AVAILABLE FIELD MAN
15 years experience in fire field; some casualty and marine. Following in Ohio, Michigan and Illinois. Draft exempt. Excellent reference. Available June 1. Address W 6, The National Underwriter, 175 W. Jackson Blvd., Chicago, Illinois.

AVAILABLE
Experienced fire field man now employed traveling Florida desires to move to Miami. Personal reasons. Fifteen years in Southeast. Age 41, married. Interested in field position with company or aggressive general agency; consider connection with large Miami local agency. Address W-8, care The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

A.D.T. ELECTRIC PROTECTION SERVICES

Controlled Companies of AMERICAN DISTRICT TELEGRAPH CO. 155 Sixth Avenue, New York
CENTRAL STATION OFFICES IN ALL PRINCIPAL CITIES OF THE UNITED STATES



Electric Protection Services
AGAINST FIRE · BURGLARY · HOLDUP
A NATION-WIDE ORGANIZATION

EDITORIAL COMMENT

The National Board's Reports

Contrary to its custom, the National Board this year permitted publication of its reports in advance of their actual presentation at the annual meeting which took place last week. To all who are interested in these reports, and in particular to the trade press, this is a most welcome innovation. The new procedure makes it unnecessary to carry the account of the meeting and also a summary of the reports all in the same issue.

These reports are important and interesting. Most insurance men do not read the actual reports but get their information from the condensations published in the trade papers. Where the publicity can be handled in several is-

suces rather than in a single one it is obviously more practical to give more space to each report and readers have more time for perusal.

This year all the reports were ready in time so that they could be covered, at least to some extent, in the trade papers that went to press before the meeting actually took place. Those papers carry the actual "eye-witness" account of the meeting this week, along with some of the reports, while last week and the week before they were able to publish the great majority of reports. We believe that the advance release of the reports is a very progressive step and all recognition is due to those who decided to adopt it.

Let the Government Beware

At the meeting of the executive committee of the National Association of Insurance Commissioners, Commissioner Harrington of Massachusetts, the president, made some observations on insurance organizations that have titles embracing the word "government employees" or "federal employees," etc. Congress passed a bill some years ago denying private corporations to use the word "United States," "Federal," etc., that might leave the impression that the federal government is back of them.

These organizations of federal em-

ployes are private organizations and have no more right, as we see it, to use the names they do than private organizations. They are in the field for profit, so to speak, in that they are commercial institutions though they may be more or less fraternal. We believe with Commissioner Harrington that his organization should make an investigation of this situation and endeavor to get some correction so that the condition may be squared with the bill that Congress passed some years ago.

Wanted, Genuine Research Work

Much has been said regarding a well ordered research bureau for fire insurance. A number of speakers and writers have advocated this, stating that in their opinion the industry has fallen far behind other great businesses in not having an agency of this sort which can in a thorough going way through scientific processes get a truer picture of the insurance business, seek new markets, study complaints and suggestions and let those in control of insurance know whether their machinery is running as it should or not or whether there is need for replacements.

At the meeting of the American Management Association there was an excellent talk by Henry Anderson, manager of the insurance department of Paramount Pictures. He brought up the subject of the idea of a research project for insurance but he added that if such be adopted it should embrace, as he put it, "true research." In his opinion there should be no preconceived ideas and prejudice. A researcher

should go ahead unhampered and discover what he can.

We are quite sure that the leaders in insurance are in sympathy with Mr. Anderson's ideas. The research should be made by men experienced and gifted in that particular line who know how to study and observe. Research is a work in itself. We are quite certain that the insurance executives want a job well done and that the researchers should have a clear path without hindrance. To be of avail the results of the research should come from intelligent, unprejudiced effort. Many in the insurance business may think that they know the answers to many questions and yet probably scientific research would bring out a number of defects in reasoning of those who think they are well qualified. Almost all the great industries have effective research departments and they are part and parcel of their system. During this war period research laboratories have done a magnificent job. They have been able to bring to

light new processes. They have improved on others. The post-war period will bring to light many inventions and discoveries that have been made by these research men that will make life more comfortable and healthy.

Insurance needs to have a body of

men trained in research work who can get at the very internals of insurance. Insurance can gain much by having its wares better understood. There should be no objection whatever to listening to criticism, complaints and suggestions. Constructive criticism is worth a lot.

PERSONAL SIDE OF THE BUSINESS DEATHS

J. Howard Gould, the new president of the Florida Association of Insurance Agents, is president and general manager of the Foley-Carter agency, the oldest and largest in St. Petersburg. Mr. Gould entered insurance in 1928 and for a number of years owned and operated a small agency in St. Petersburg. In 1936 he consolidated his agency with Foley-Carter. He has been a member of the executive committee of the Florida association for seven years, and served as second vice-president and then as first vice-president. He is a graduate of Pennsylvania State College and holds the degree of LL.B. He has won a number of blue ribbons with 3-gaited horses at shows in his part of the country.

Clarence Cobb of the Cobb & Stebbins general agency, Denver, and Miss Kathryn Slagle of Michigan were married in Phoenix, Ariz.

Ray W. Kapp of Columbus, O., special agent of Phoenix of Hartford, and Mrs. Kapp have a new son, the second child in the family. There is a daughter, 2½ years old. The boy is named David Ray.

Second Lt. **Ted A. Seely**, 23, son of W. A. Seely, assistant manager of Crum & Forster at Freeport, Ill., is pilot of a P-38 Lightning assigned to combat duty escorting English-based Fortresses and Liberators over Europe.

Harold A. McKenna, manager of Phoenix Indemnity in Chicago, and Harry Liebrock of R. A. Napier & Co., Chicago agents, are spending a week in northern Minnesota, close to the Canadian border, fly fishing for trout.

T. L. Pusey, Cook county manager of the Phoenix-London group, has just returned from several days' visit to his old home in Brandenburg, Ky.

C. F. Thomas, manager Western Underwriters Association, attended the National Board meeting in New York City, accompanied by **R. D. Hobbs**, manager Western Actuarial Bureau. Mr. Thomas will go to Hot Springs, Va., June 12-14 to attend the annual meeting of the Southeastern Underwriters Association.

J. M. Hoffman of the Hoffman Insurance Agency, Mt. Sterling, Ky., which is 97 years of age and in which he represents the third generation of the Hoffman family, was presented a 25-year Continental medal by Assistant Secretary C. J. Lingenfelder, Chicago, at a dinner in Louisville. J. J. Lanoue, agency superintendent farm department, also was on hand for the western department.

Henry S. Sutter, president of W. J. Roberts & Co., New York, U. S. managers Standard Marine and Union of Canton, has returned to New York following a month's business trip to the Pacific Coast. He visited the Chicago office before returning to the east.

Robert F. Medbury, 75, retired field man in Michigan, died at his home in Rochester, Mich. He was a colorful figure in his day and had a large following. He started his insurance career in the Detroit agency of A. C. Blodgett, who was one of the organizers of the Fire Underwriters Association of the Northwest. In 1891 he connected with the James A. Jones general agency at Detroit. In 1897 he became special agent of Western Assurance, Granite State and United States Fire. For a year he was special agent of Fireman's Fund and then in 1901 became state agent of North America, leaving in January, 1914, to become Michigan state agent of the Queen. He retired from business in 1920.

Lt. (j.g.) James F. Corroon, Jr., who is presumably lost after having been reported missing in a navy plane on a training flight over Cape Cod last week, was the son of James F. Corroon, president of R. A. Corroon & Co. and a nephew of R. A. Corroon. A requiem mass was celebrated for him on Saturday.

Dennis L. Haly, Frankfort, Ky., local agent, died in a Louisville hospital after a short illness. He established his agency in 1930.

George Ezekiel, 83, in the insurance business since 1903, died in Palmer, Mass. He was at one time in partnership with E. J. Dexter in Springfield, but later opened up his own agency, with offices in both Springfield and Palmer. He was for eight years vice-president of the Massachusetts Association of Insurance Agents.

Maj. John J. Zeugner, 3rd, of the army air forces, formerly with Central of Baltimore, an affiliate of North America, has been reported by the war department killed in action in the North African area. He received the air medal for bravery while on submarine patrol duty in this country. Major Zeugner was serving with the 104th observation squadron of Maryland national guard when that unit was called to active duty in 1941.

Other North America employees killed in action include G. B. Patterson, A. D. Davies, R. G. Mowrer and H. B. Briggs.

Lt. John W. Shoyer, 37, formerly in the insurance business in Philadelphia for himself and later with Herkness, Peyton & Bishop, before he joined the navy, was killed in a plane crash in Brazil.

John C. Pitcher, a broker associated with Rollins-Burdick-Hunter Co. in Chicago from 1910 to 1926, and then stock broker there until 1933, died at his home in Chicago.

Alfred Roseroot, secretary of the S. A.



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NEW YORK 7, N. Y.—99 John St., Room 1103, Tel. Beekman 3-3958. Editorial Dept.—R. B. Mitchell, Eastern Editor; George E. Wohlgemuth, Assistant Editor; Dorothy B. Paul, Editorial Assistant. Business Dept.—N. V. Paul, Vice-Pres.; J. T. Curtin and W. J. Smyth, Resident Managers.

PHILADELPHIA 9, PA.—123 S. Broad Street, Room 1127. Tel. Pennypacker 3706. E. H. Fredrikson, Resident Mgr.

SAN FRANCISCO 4, CAL.—507-8-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Resident Manager. Miss A. V. Bowyer, Pacific Coast Editor.

Healy Company and in charge of its insurance and financial affairs for many years, died at St. Luke's hospital in Chicago. The Healy Company built the Chicago subway, the Sanitary District tunnel and is the owner of the Stevens hotel. Mr. Rooseroot was widely known among insurance and surety men.

Emil Hauelsen, 69, a veteran field man in southwest Texas who represented the old Germania and then National Liberty until Home of New York bought it, died.

Charles E. Meeker was buried at Imperial, Neb. with full military honors following his death in Omaha where he was a partner in the McCall-Meeker Agency. Following the first World War, in which he served with distinction, Gov. McKelvie appointed him to the post of state fire marshal where he served for two years. After expiration of his term, he became a field man and subsequently entered the agency business in Omaha.

Arthur E. Murdock, secretary in charge of the New England department of North British group, died suddenly May 27 at his home in Upper Montclair, N. J. He joined the local department of North British in 1905. Three years later he was transferred to the improved risks department where he served as examiner and chief clerk, later being assigned to inspection work in New York City. In 1913 he went to St. Louis as inspector for the southwestern territory. In 1917 he was transferred to Chicago where he organized the improved risks department of Pennsylvania Fire. He returned to the New York head office in 1919 as assistant general agent of the improved risk department. In 1927 he was assigned to the New England department as general agent, and two years later was appointed as secretary in charge.

Austin Fields, 60, local agent at Grayson, Ky., for many years, died in a hospital in Ashland, Ky.

H. T. Doran, 72, pioneer Sidney, Neb., local agent died there. He had lived in Sidney since 1871.

V. B. Hamilton, secretary-treasurer of Iowa Farm Mutual and Iowa Farm Bureau Federation, has resigned. No successor has been named.

IN U. S. WAR SERVICE

Walter H. Draham, Olympia, Wash., local agent, who has been in the army for two years, has been advanced to colonel. He is in the army air corps in England.

Capt. William H. Moloney of the army air forces, who has been two years on duty overseas, is now in the United States visiting his parents. His father, George H. Moloney, is western manager of Hartford Accident, Chicago. Prior to entering service three years ago Capt. Moloney was assistant marine manager of Fred S. James & Co., Chicago agency.

Frank E. Hull, son of Thomas B. Hull, Fargo, N. D., general agent, who joined the army air force a year ago, has been commissioned a second lieutenant. He graduated from the Illinois Institute of Technology as a fire protection engineer just before he went into service. He has been at home on leave.

Allan Ford, Atlanta local agent, has volunteered for the marines and reported to Quantico, Va., as a second lieutenant.

B. W. Bridgeford has returned to his former position as manager of the Denver service office of the North America companies after two years of service in the navy. He was stationed on the west coast. He has received a medical discharge.

Dog—The Friend of Man



BROAD JUMP

Not only will obstacles having height be encountered by the war dog on sentry or patrol duty, but also those which have width will be met. Soldier and dog must both engage in daily training which will prepare them to leap across trenches, holes and water hazards of varying widths with sure-footed confidence.

Most of the dogs must be forced to make their first jumps of this nature, even being pulled across the hole by the leash in the hands of the trainer, but soon they are able to make prodigious broad jumps over the variety of obstacles which are presented to them in the course of their instruction.

Another Friend of Man

— INSURANCE —

Especially When Placed With

A Friendly Company

SECURITY FIRE INSURANCE COMPANY

DAVENPORT, IOWA

Protection Since 1883

(Reduced reprint from a series of calendar-blotters sent monthly to our agents and prospective agents.)

Propose Dropping Fire and Wind Cover at St. Louis

ST. LOUIS—The board of estimate and apportionment has recommended that the board of aldermen adopt a proposed ordinance to permit St. Louis to discontinue purchase of fire and windstorm insurance on all city buildings. Comptroller Nolte said the city would save \$20,000 annually if the plan is put through. In 40 years, damages by fire and windstorm to city property has amounted to about 6.9% of the amount paid in insurance premiums, it is estimated.

Originally Nolte planned for the city an insurance fund of \$300,000, but the bill as proposed does not provide for such a fund. Nolte stated that "there is no reason why the city cannot spread its loss among its taxpayers just as an insurance company spreads loss and

profit among its stockholders. Continuation of liability, burglary, holdup and other similar types of insurance was recommended by Nolte.

Richmond County Speaker

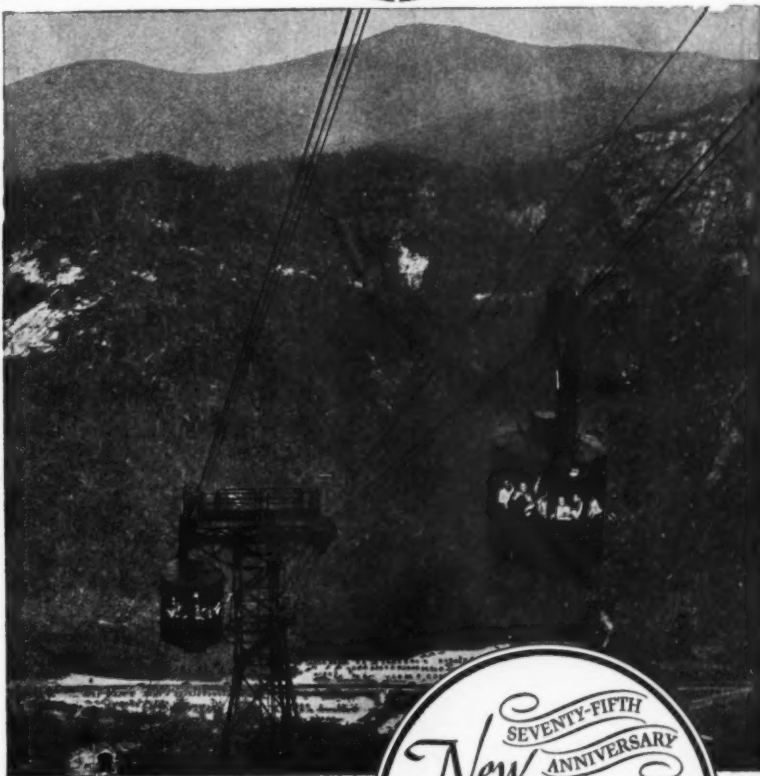
F. E. Schoner, manager burglary department Yorkshire Indemnity, spoke on the new burglary policy at a meeting of the Richmond County Association of Local Agents at St. George, Staten Island.

Hodges Is Renominated

Commissioner W. P. Hodges of North Carolina was renominated on the Democratic ticket in primaries last week. He had no opposition. This is tantamount to election.

Write more A. & H. premiums with the "Pictograph," only \$3.00. The A. & H. Bulletin, 420 E. 4th St., Cincinnati 2, Ohio.

75th ANNIVERSARY YEAR



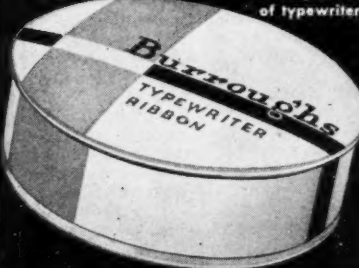
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ANY one mountain view in New Hampshire is impressive. When hundreds of such views blend in one sweeping panorama, the effect is truly great. From Cannon Mountain's Aerial Tramway (first of its kind in North America), this thrill is enjoyed throughout the year by passengers to whom the majesty and beauty of this Switzerland of America is gradually revealed as they rise to the summit, 4,000 feet above sea level.

Year in and year out, Cannon Mountain Tramway operates for the benefit of winter skiers or summer sight-seers, being noted—like the New Hampshire Fire Insurance Company which insures it—for its dependable service.

TYPEWRITER RIBBONS THAT WEAR LONGER

For any make of typewriter



Cost You Less Through Burroughs Discount Purchase Plans

Burroughs ribbons are manufactured from fine fabrics and inks, to exacting specifications determined by Burroughs' years of experience in the business machine field. A range of colors and color combinations for all makes of typewriters, as well as for other types of business machines. Save 10% to 40% on your various ribbon costs through Burroughs Discount Purchase Plans. Call your local Burroughs office for complete details, or write Burroughs Adding Machine Company, Detroit 32, Michigan.

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April Traffic Deaths Are Up 12% Over 1943

First 4 Months Record Is 15% Worse—Trend Deteriorates

The nation's traffic death toll for the first four months was 7,650, 15% higher than for the same period last year, the National Safety Council reports. This increase forecasts a 1944 traffic toll of 27,000 if the present trend continues. These figures represent an added toll of almost 1,000 lives for the first four months and 3,600 for the entire year of 1944.

The April death total alone was 1,770, 12% above the same month last year. This increase is three times as great as the 4% rise in March. April was the seventh consecutive month to show an increase over the corresponding month of the preceding year.

U. S. Chamber Issues SS Pamphlet

WASHINGTON—The committee on social security, U. S. Chamber of Commerce, has issued a pamphlet on social security, the general trend of which is to indicate that "social security is on the march." The chamber is soon to submit its referendum on the report of its social security committee.

Reviewing developments in social security, Emerson P. Schmidt, executive of the chamber's committee, says that "whether we think we should win the war before considering post-war social security or not, the fact is that interested parties are exceedingly active in formulating their proposals and gaining a hearing. In the light of this situation, it seems safe to predict that changes and additions will be made before war's end and it is not too soon to consider the proposals."

It is pointed out that "the Wagner-Murray-Dingell bill, viewed with some trepidation by many business men, has, in effect, been broken up into numerous parts, with special bills having been introduced in Congress."

The opinion expressed is that Senator Vandenberg's proposal to study the present social security reserve fund formula "should proceed without delay so that an intelligent decision may be made in regard to the tax rates for next year."

Attention is called to introduction recently by Rep. Bennett, Michigan of legislation to include state and municipal employees, and the self-employed, within the provisions of old-age and survivors insurance. The southwestern intermountain committee wants farmers and ranchers included. Groups of nurses, teachers, colleges and universities have requested coverage.

Dean Speaks in Chicago

W. D. Dean, manager of the Bureau of Contract Information, the office maintained by the surety companies in Washington, spoke Wednesday before the Surety Underwriters Association of Chicago.

Egloff Speaks in Pittsburgh

PITTSBURGH — John H. Egloff, agency supervisor of Travelers, spoke to

Comprehensive Personal Form Is Meeting Approval

The new comprehensive personal liability of the National Bureau of Casualty & Surety Underwriters and the American Mutual Alliance, which becomes effective June 1, struck the field very favorably at first announcement. War time conditions held up the printing of new manual pages and made getting sample policies very difficult, so many producers and field men are withholding judgment until they see the forms and rules, but most people liked the principles, particularly the single limit and making bodily injury, property damage liability, employers liability and public and employers medical payments compulsory parts of the coverage.

The \$10 premium for basic coverage, which will provide complete coverage with a \$10,000 combined limit for any assured with one residence, no elevators and only such occasional help as to aggregate not more than half the time of a full-time servant, will meet any competition, it is felt. With domestic help so scarce now, most prospects will probably qualify for the \$10 charge, and producers like the idea of not having to make a separate sale of employers liability insurance. They feel they can handle the situation much more easily by simply asking if there are any more servants on renewal and quoting a higher premium if necessary.

Scale of Increased Limits

The bureau announced that the \$10,000 limit may be raised to \$15,000 for a 20% increase in premium, \$20,000, 30%, \$25,000, 35%, \$50,000, 50% and \$100,000, 75%.

While many insurance men admit that it will take them some time to get accustomed to thinking in even limits, including property damage liability, most of them realize that the public never understood the old per person and per accident limits anyhow, and believe that this step may help make liability insurance more understandable to the public. Many hope that all liability insurance will eventually be on this basis.

There was considerable interest in the announcement that the expression

"caused by accident" was being eliminated and that the basic \$10,000 limit was "per occurrence." The policy defines "occurrence" as "an accident or a continuous or repeated exposure to conditions, which results in injury during the policy period, provided the injury is accidentally caused." It also states "all damages arising out of such exposure to substantially the same general conditions shall be considered as arising out of one occurrence."

While this expression might make a good deal of difference in a business risk, most observers were hard pressed to cite an example where this would be important in a residence or personal risk, since professional services and business activities are excluded. Some suggested that, if a servant of the assured were to catch a contagious disease from the family, the policy would cover the claim, though the assured's liability would be questionable. It appears, however, that the medical payments coverage would apply here, and thus the servant's doctor bills would have to be paid.

There may be some confusion in the new rules for determining the aggregate time of the assured's servants and some assured may be inclined to underestimate the total working time. Most observers feel, however, that a company would have a difficult time proving any fraud in such cases, and probably most people do not know in all honesty whether their occasional help amounts to the half of a full time servant's working hours, or any other fraction. It is not expected that any companies will try to be technical about this, as long as the assured tells the truth about full time servants.

About the only disappointment was the failure to make the medical payments coverage follow the liability coverage completely. It now applies to accidents at the residence, to any accidents of servants while in the course of employment and has been extended to apply to accidents involving dogs and other animals away from the premises. This is about the only point where the new policy fails to meet the competition of some non-bureau carriers.

Employers Group Expands Carolinas Department

The Carolina department of the Employers' group at Greensboro, N. C., has been greatly enlarged and South Carolina, formerly under the supervision of the southern department, with headquarters at Atlanta, has been added to the Carolina department. Vernon M. Clifton, who was manager of the southern department bonding department, has been transferred from Atlanta as resident manager of the expanded Carolina department and R. Staley Baylor becomes associate resident manager of that department.

Mr. Clifton, graduate of Atlanta Law School, was with Fireman's Fund and later ran his own real estate and insurance agency. He joined Employers in 1927 as a special agent, working out of its Atlanta office. He was later promoted to manager of the southern bonding department and in 1940 was made assistant resident manager there.

Mr. Baylor first entered the insurance business with Travelers and went with Employers in 1928. He was promoted to manager of the Greensboro service office in 1929 and became resident manager of the Carolina department which supervised North Carolina only, when that department was established in 1940.

the Casualty Insurance Association of Pittsburgh on retrospective rating.

McLaughlin Is Named Secretary of Excess

Excess, the casualty reinsurer, has appointed D. Hayes McLaughlin as secretary. Francis H. Kelly has been appointed manager of the claim department and D. K. Ehnes, manager of the bonding department.

Mr. McLaughlin, who was born in Columbus, O., served with the armed forces in the last war and practiced law for more than 10 years before entering the insurance field. In addition to his career in the insurance business, which started in 1930, he has been active in both civic and political affairs.

Mr. Kelly, a law school graduate, was formerly associated with the liquidation division of the New York department. He has been with the company since 1936.

Mr. Ehnes has been identified with the bonding business for more than 30 years, 17 of which were with Inland Bonding as assistant secretary.

Need Not Take Low Bid

Horace Edwards, city attorney of Richmond, Va., has ruled that the mayor's advisory board acted within its legal authority when it recently rejected the low bidder on insurance for city-owned motor vehicles and awarded the contract to another company. The opinion read in part: "It has always been the policy and practice to preserve the right to reject even the lowest reliable bid. The wisdom of such prac-

Seek Easing of Latin American Insurance Terms

Inter-American Conferees Adopt Resolutions Asking End of Discrimination

WASHINGTON—Progress is being made, United States insurance interests hope, towards removal of discriminatory restrictions imposed upon them in a number of Latin American countries, with the recent action at inter-American conferences of business men held recently in New York under the auspices of the Office of Coordinator of Inter-American Affairs.

Resolutions were adopted declaring private insurance companies should be free to conduct insurance business in any country under fair and equitable regulations. In this connection, insurance interests have called attention that some governments in the Pan American hemisphere have their own monopolies for reinsurance.

Other resolutions urged simplification of insurance contracts, and all types of coverage in one contract in the export and import trade. Still others embodied the principle, for marine insurance, of continuation of coverage while the goods concerned remain in original package and until that package is broken up for distribution in the countries of import.

The resolutions adopted, said a spokesman for the insurance industry, point the way to easing severe restrictions and handicaps imposed in Latin American countries upon United States insurance and to improving opportunities for its underwriters to operate in countries to the south. The resolutions embody principles which many insurance executives have declared essential for insurance in connection with expansion of United States insurance into the markets of the world.

The resolutions were adopted by the Permanent Council of American Associations of Commerce and Production and the Conference of Commissions of Inter-American Development, which latter is headed by Nelson Rockefeller, while Adolfo Ibanez, president Chilean Chamber of Commerce, was chairman of the Permanent Council.

Can't Sue School Board in W. Va.

The West Virginia supreme court has held that the law permitting county school boards to purchase insurance against negligence of school bus drivers does not permit damage suits against the board for such negligence. The school boards operating bus systems are engaged in governmental functions and are therefore immune from suits for damages, the court said in the case of John C. Utz, infant, against the Brooke county school board. The court stated that the insurance act was entirely permissive, and that although the Brooke board through a clerical error had failed to notify the insurer of the accident, there was still no liability on the part of the board.

tice is, of course, beyond the scope of this opinion. The ruling was given after the board failed to award the insurance to a mutual company, the low bidder, but instead awarded it to Aetna Casualty. The insurance was placed last year with Travelers.

Comp. Plan for Partially Disabled Employees Drafted

The Association of Casualty & Surety Executives has issued the final draft of suggested statutory provisions for the payment of compensation to partially disabled employees sustaining subsequent injuries. Under the proposed legislation, both employer and employee are plainly apprized of their rights and obligations so that the probability of extended litigation is reduced to a minimum. Preference has been given to definite languages to avoid administrative difficulties and the necessity of obtaining interpretations by the courts as to the meaning of various provisions. The association in its foreword suggests that when consideration is given to such legislation in a particular state the benefit of the counsel and advice of authorities administering the workmen's compensation laws be obtained.

The suggested measure makes the employer liable only for the degree of disability which would have resulted from a second injury if there had been no first disability. The remainder of compensation to be paid the injured person shall come out of a special indemnity fund. The legislation provides that the employer or insurer shall pay \$100 into this fund in each case of injury causing death and \$10 in each case of injury causing permanent, partial disability. The payments to this fund shall constitute an element of loss for the purpose of establishing rates for compensation coverage. When the fund reaches \$100,000 no further contributions will be made, but contributions will be resumed when the fund is reduced to less than \$50,000.

To Resist Assessment

SHARON, PA.—Mercer county policyholders of the defunct Keystone Indemnity Exchange at a meeting here decided to test in court the Pennsylvania department's move to levy assessments against policyholders to pay outstanding claims.

Dineen Not to Speak

Superintendent R. E. Dineen of New York, who had been invited to prepare a paper on workmen's compensation insurance for the annual meeting of the National Association of Insurance Commissioners in Chicago, finds that on account of the press of business it will not be possible for him to prepare it.

Safety Congress in K. C.

The Central States safety congress will be held in Kansas City June 6-8 under auspices of the Kansas City Safety Council and with the cooperation of many similar organizations throughout the Missouri and Mississippi valleys. Sixty nationally safety experts will speak. F. G. Cosgrove, Employers Reinsurance, is general chairman.

National Underwriter Cartoon Put to Good Use

Lumbermen's Mutual Casualty of Chicago made good use of the cartoon in THE NATIONAL UNDERWRITER of May 25, which was captioned "I Want One of Those New Broad Form Policies." Lumbermen's Mutual Casualty has what it terms its "broad form policy" which it features in its advertising. It is a regular personal liability automobile policy but has a \$5 extra premium for personal accident insurance for the assured. The two contracts are separate but they are so arranged that the assured realizes that he has comprehensive coverage. Lumbermen's Mutual broadcast this cartoon as a feature in its current advertising of this contract.

Country-wide Compensation Experience Compiled by N. Y. Department

Earned compensation premiums of stock companies operating in New York showed a country-wide gain of \$35,-818,457 or 17.4% in 1943, totaling \$242,-273,230 compared to \$206,454,773 in 1942, according to a special compilation of the New York insurance department. The loss ratio showed a .7 improvement, being 59% in 1943 and 59.7% in 1942. The expense ratio was cut 1.9% to 35.6, the lowest in the last 10 years, all items being lower.

Mutual earned premiums totaled \$150,-533,626, a \$12,493,652 or 9% gain over \$13,039,974 in 1942. The mutual loss ratio was up .9% to 57.4% while the expense ratio was 22.4% or .3% more than in 1942.

The reinsurance companies' premium

total showed a sharp gain being \$6,127,-780 in 1943 compared to \$3,868,820 in 1942. Their combined loss ratio dropped 5.2% to 72.1%, while the expense ratio was cut 1.5% to 25%. The New York state fund's earned premiums increased from \$24,223,897 to \$25,117,822 with a loss ratio of 78.8% in 1943, a drop of 1.1%. The expense ratio was up .3% to 17.9%.

New York State Experience

On direct business written in New York state the stock companies' earned premiums increased from \$40,876,670 to \$45,984,531 in 1943, the loss ratio being cut from 64.4% to 58.4% in 1943. Mutuals' earned premiums in New York went up from \$33,355,425 in 1942 to \$38,-

253,530 last year, while the loss ratio went up 2.1% to 59.1%.

Incurred losses are based upon case estimate reserves. Expense ratios have been adjusted to exclude federal income taxes and the ratios of underwriting gains are therefore the results before deduction of federal income taxes. The New York department calls attention to the fact that when a substantial volume of premiums is written under various retrospective rating plans or graduated premium discount plans or their equivalent, the loss ratios thereunder would be expected to exceed the standard 60% permissible and the expense ratios would be lower than contemplated under the normal standard manual premium basis.

STOCK COMPANIES

Accident & Casualty	Premiums Earned	Underwriting Ratios			Analysis of Incurred Expense Ratios					
		Loss	Expense	Net Gain	Fed. Inc. Tax	Claim adjustment	Acquisition and field supervision	General administration	Inspection and bureau	Taxes and fees
Aetna Casualty	21,786,678	54.3	68.2	-22.5	0	12.6	26.2	21.3	2.6	5.5
American Auto	1,060,712	62.8	34.2	3.0	0	7.3	12.6	8.4	2.4	3.5
American Employers	4,182,355	68.9	49.2	-18.1	2	8.2	30.6	6.7	.6	3.1
American Guar. & Liab.	509,495	62.3	35.9	1.8	7	7.2	17.0	7.2	1.5	3.0
American Motorists	4,823,105	75.8	28.5	-4.4	0	4.8	11.2	5.6	3.1	3.9
American Policyholders	47,392	54.3	22.0	23.7	0	6.6	6.4	5.5	1.5	2.0
American Surety	4,227,275	40.6	10.8	45.6	0	13.0	-53.5	38.1	6.7	6.5
Arex Indemnity	195,097	101.9	26.1	-28.0	0	6.6	6.9	6.5	1.4	4.7
Associated Ind.	7,425,565	49.7	34.7	15.6	-1	9.1	10.5	8.7	2.7	3.7
Bankers Indemnity	1,611,951	64.2	21.9	13.9	-8	4.0	9.8	3.8	1.3	3.0
Car & General	545,706	46.7	49.6	3.7	1.8	11.9	17.6	15.2	2.0	2.9
Central Surety	1,933,739	41.5	50.1	8.4	0	9.4	20.6	14.6	1.9	3.6
Century Indemnity	1,994,844	55.7	47.9	-3.6	0	12.1	23.2	8.3	1.4	2.9
Citizens Casualty	9,654	53.4	55.2	-8.6	—	10.7	26.6	9.8	4.6	3.5
Columbia Casualty	1,109,018	63.4	90.3	-53.7	—	1.6	35.0	40.3	2.1	11.3
Commercial Casualty	330,017	57.6	42.4	0	1.1	10.6	17.4	9.7	1.3	3.4
Connecticut Indemnity	92,188	55.8	64.2	-20.0	0	19.7	22.3	15.7	2.0	4.5
Continental Casualty	5,174,165	118.8	57.6	-76.4	6.5	13.1	30.2	7.7	2.1	4.5
Eagle Indemnity	1,628,833	46.6	39.3	14.1	0	9.0	17.2	8.8	1.4	2.9
Employers' Liability	11,200,534	54.2	39.3	6.5	2.5	8.9	17.5	7.7	1.8	3.4
Fidelity & Casualty	13,163,357	55.9	39.6	4.5	.3	7.3	19.5	7.9	1.6	3.3
Firem. Fd. Ind., San Fran.	3,968,136	71.1	34.2	-5.3	0	7.6	15.7	5.0	1.5	4.4
General Accident	5,633,656	64.2	36.6	-8.8	0	12.9	11.2	6.6	2.5	3.4
General Casualty	215,752	53.2	35.6	11.2	0	9.2	16.2	6.0	1.4	2.8
General Transportation	455,136	60.7	57.6	-6.9	10.9	9.7	18.9	7.9	1.9	2.3
Glens Falls Indemnity	2,421,949	49.5	29.4	20.8	2.6	6.3	11.4	7.4	1.2	3.1
Globe Indemnity	5,569,229	50.9	44.9	4.2	0	7.8	22.2	9.9	1.1	3.9
Great American Indem.	3,185,564	47.4	34.6	18.0	7.0	7.2	15.9	7.1	1.6	2.8
Hardware Indemnity	119,801	54.6	42.4	3.0	1.2	7.5	16.7	13.0	1.7	3.5
Hartford Accident	18,667,619	44.9	7.7	47.4	1.3	16.5	-33.1	16.4	2.1	5.8
Home Indemnity	10,560	54.3	35.2	10.5	4.3	7.0	14.8	8.4	1.8	3.2
Indemnity of N. A.	4,927,694	28.8	69.7	5.5	5.4	24.9	22.0	6.5	12.8	3.5
London Guaranty	2,962,524	54.9	35.0	6.1	3.1	7.2	13.6	8.7	1.6	3.9
London Guarantee	2,962,524	54.6	44.0	-6.4	0	8.4	18.1	14.1	1.9	3.5
Manufacturers Casualty	1,930,434	54.6	46.0	-6.6	0	10.0	19.6	13.9	2.0	4.1
Maryland Casualty	11,925,126	54.4	47.1	-1.5	1.1	9.1	16.3	15.3	1.9	4.5
Massachusetts Bonding	3,795,310	64.0	32.0	4.0	0	7.7	13.1	6.4	1.6	3.2
Merchants Indemnity	22,954	48.2	49.4	2.4	1.5	16.6	19.3	6.8	1.7	5.0
Metropolitan Casualty	329,470	100.3	30.6	-30.9	10.4	7.3	7.7	14.6	0	1.0
National Casualty	310,143	68.1	62.3	-30.4	0	20.7	20.3	14.4	3.0	8.9
New Amsterdam Casualty	5,671,441	40.0	39.5	20.5	0	9.7	17.4	7.7	1.6	3.1
New England Cas.	37,510	51.6	39.1	9.3	3.9	8.8	16.5	9.5	1.2	3.1
New York Casualty	815,969	94.8	58.2	-53.0	0	11.7	24.2	16.5	2.6	3.2
Norwich Union Indemnity	45,322	73.9	36.2	-10.1	0	9.9	10.5	9.4	2.7	6.1
Ocean Accident	2,665,916	63.4	63.3	-26.7	0	15.2	20.9	18.8	3.5	4.9
Peerless Casualty	104,942	46.9	45.3	7.8	3.2	10.1	18.3	12.4	1.1	2.4
Pennsylvania Casualty	109,274	26.5	52.9	20.6	—	2.9	33.6	12.9	.1	3.4
Phoenix Indemnity	1,297,317	70.3	54.8	-25.1	2	9.4	31.6	8.6	1.5	3.7
Preferred Accident	146,929	48.7	41.2	10.1	3.8	6.8	20.6	10.6	1.4	1.8
Protective Indemnity	8,039	75.5	72.1	-47.6	0	7.9	32.5	22.9	4.4	4.4
Royal Indemnity	7,319,967	82.4	54.0	-36.4	0	2.8	33.5	3.3	9.9	4.5
St. Paul Mercury Ind.	1,519,407	51.5	32.3	16.2	6.1	7.6	12.8	6.3	2.1	3.5
Seaboard Surety	19,113	159.7	39.0	-8.7	-1.5	9.3	15.1	9.3	1.5	3.7
Standard Accident	7,008,921	212.7	17.3	-130.0	0	10.2	-11.4	7.3	6.1	4.4
Standard Surety & Cas.	741,954	48.1	34.6	7.3	2.6	7.7	15.4	6.3	1.9	3.3
Sun Indemnity	801,130	40.3	48.4	11.3	0	9.4	24.0	8.6	3.0	3.4
Travelers Indemnity	3,905,583	65.6	42.8	-8.4	0	10.0	17.6	10.2	1.6	3.4
Travelers	32,900,824	68.0	30.1	1.9	0	5.8	13.5	6.2	2.0	2.6
United States Casualty	2,706,555	58.6	30.7	10.7	0	5.8	13.0	6.4	2.2	3.3
U. S. Fidelity & Guar.	14,029,732	55.5	43.8	.7	.3	10.6	17.7	9.6	2.1	3.8
U. S. Guarantee	83,188	52.6	37.8	9.6	0	7.9	15.1	9.5	1.6	3.7
Western National Ind.	2,152,133	222.3	44.4	-166.7	0	5.2	16.4	12.2	3.2	7.4
Zurich	7,503,287	72.6	31.5	-6.3	0	16.3	6.5	1.1	1.1	3.4
1934 Total Stock Cos.	\$ 98,010,000	66.9	39.4	-6.3	0	9.5	15.4	8.6	2.4	3.5
1935 Total Stock Cos.	107,070,000	62.2	42.5	-4.7	...	10.0	18.0	9.8	2.4	2.3
1936 Total Stock Cos.	122,062,000	60.4	42.2	-2.6	...	9.6	17.8	9.3	2.4	3.1
1937 Total Stock Cos.	141,773,000	58.3	40.7	1.0	...	8.9	17.5	8.8	2.3	3.2
1938 Total Stock Cos.	134,679,000	52.8	40.4	6.8	...	8.4	17.3	8.5	2.3	3.9
1939 Total Stock Cos.	132,404,000	50.7	41.9	7.4	.9	9.0	17.6	9.4	2.4	3.5
1940 Total Stock Cos.	134,567,041	54.6	42.2	3.2	.5	9.2	17.7	9.4	2.6	3.3
1941 Total Stock Cos.	164,601,215	56.7	42.7	1.5	.5	9.4	17.9	9.5	2.6	3.3
1942 Total Stock Cos.	206,454,773	58.7	40.8	2.5	.5	8.7	17.5	8.9	2.3	3.4
1943 Total Stock Cos.	242,273,230	59.7	37.5	2.8	1.1	8.2	15.6	8.1	2.1	3.5
		59.0	35.6	5.4	1.0	7.8	14.8	7.8	1.8	3.4

MUTUAL COMPANIES

American Mutual Liab.	\$ 28,982,792	52.8	23.6	23.6	.8	7.8	3.7	7.8	1.9	2.4
Bakers Mutual	713,171	37.6	24.7	37.7	2.4	6.4	6.1	7.6	1.9	3.8
Butchers Mutual Cas.	963,540	37.2	36.5	26.2	0	9.0	8.9	12.4	2.7	3.5
Coal Merchants Mutual	523,419	42.7	31.3	26.0	.2	8.7	9.7	8.8	.8	3.3
Electric Mutual Liab.	627,980	41.5	7.8	50.7	0	6.3	0	.6	.1	.8
Employers Mut. Liab.	23,631,244	48.4	21.2	30.4	.8	5.9	5.1	3.9	4.6	1.7
Exchange Mutual Ind.	664,358	46.1	29.0	24.9	.2	3.6	23.3	0	.4	1.7
Farm Bureau Mutual	29,867	32.9	69.0	-1.9	4.1	2.2	50.6	8.1	1.5	6.6
Hardware Mut. Cas.	4,509,712	53.0	29.7	17.3	0	6.9	11.9	6.4	2.1	2.4
Hudson-Mohawk Mutual	539,986	61.7	29.8	8.5	1.9	11.8	3.7	7.6	3.2	3.5
Interboro Mutual Ind.	1,660,949	57.2	23.6	19.2	.8	9.4	6.7	2.0	2.8	3.8
Jamestown Mutual	1,437,504	52.4	32.3	15.3	.9	11.9	6.6	9.0	1.8	3.0
Liberty Mutual	57,590,174	67.0	19.1	13.9	.9	6.9	3.0	3.8	2.8	2.6
Lumber Mutual Cas., N. Y.	2,068,393	46.6	29.6	23.8	7.9	9.6	5.8	8.7	2.2	3.3
Lumb. Mut. Cas., Ill.	13,740,731	54.0	25.2	20.8	.8	7.7	8.0	5.9	1.9	1.7
Merchants Mutual Cas.	1,249,862	39.5	38.2	22.3	.9	10.1	14.0	9.9	2.5	1.7
Mutual Casualty	237,742	47.4	35.1	17.5	1.6	6.0	9.2	14.2	.8	4.9
N. Y. Pr'trs. & Book, Mut.	446,520	62.6	20.4	17.0	1.1	6.8	3.4	6.3	1.2	2.7
Penna Thresh. & Farmers	2,168,700	42.9	28.2	28.9	0	5.4	11.8	8.9	1.1	1.0

(CONTINUED ON NEXT PAGE)

Bituminous Has Interesting Items in Its Exhibit

Bituminous Casualty of Rock Island, Ill., in its annual statement shows that of its total premiums, \$8,231,867, Illinois stood first with \$2,625,640, with Kentucky coming next with \$1,172,225. The third state was Missouri with \$496,894. Its average yield on bonds in its portfolio last year was 1.87% and stocks 4.73%. Taxes, license fees, etc., imposed by federal, state and local governments last year amounted to \$839,685 as compared with \$669,805 the year before. It shows the growing ratio of amount paid out for taxes. The ratio of these taxes to premiums and investment income was 10.35% last year or \$21.49 per share of capital stock.

The company says that notwithstanding 1943 was unusually profitable it does not mean that this year there will follow the same course. The demand for war goods will keep industry more than normally busy. No general unemployment so far is in sight, the company says. Wages continue high compared to normal peace time rates. The period following the close of the war presents some serious problems, Bituminous Casualty says, particularly along workmen's compensation lines. There will be a reduction in premium income due to reduced industrial activity. A rate structure based on abnormal war time experience is inadequate to cover the losses incurred under normal peace time conditions.

There will be a reopening of claims previously closed on the books and there will be the necessity of paying additional amounts for accidents occurring in the war years. Much additional payments, the company explains, are charges against current income as the laws do not permit the setting up of reserves to cover this class of claims. The company says it is unfortunate that the federal tax laws do not permit companies to retain a larger share of profit accumulated in the abnormal war years to pay losses originating in those years but not payable until subsequent years. Bituminous F. & M. has been joggling along because the officers felt that the general conditions in the automobile field did not justify unusual effort to expand premium income. The agency plant is being developed and the company has applied for admission to do business in a number of states.

Employers Liability Has New Comprehensive Cover Becoming Effective June 1

BOSTON—Employers Liability announces a revised comprehensive personal liability policy effective June 1. While the policy is much the same in its broad outlines as that just announced by the bureau companies, there are a number of differences. The insuring clause covers "because of bodily injury, sickness or disease including death at any time resulting therefrom, sustained by any person or persons; and for damages because of injury to or destruction of physical property including the loss of use thereof."

Medical payment promises "pay to or for each person who sustains bodily injury, sickness or disease, caused by accident (a) while on the premises with the permission of the insured, or (b) while elsewhere (1) if the accident arises out of the premises or condition in the ways immediately adjoining, or out of personal property in the care, custody and control of the insured, or (2) if engaged as a residence employee in the employment of the insured, or (3) if the accident arises out of any act or omission of the insured, or is caused by any animal owned by or in the control of the insured."

The business and occupational pursuits exclusion clause states that the exclusion does "not apply to the named insured's employment as an employee (other than an executive officer) of an individual, copartnership, or corporation while acting within the scope of his duties as such."

Contractual liability covers all written contracts; coverage on private house elevators is provided without charge. Medical payments coverage on employees of all persons insured is provided in the policy. Medical payments is also provided when injury is caused by any animal owned or controlled by the insured away from the premises. Employers liability coverage including medical payments is provided basically for residence employees of all those insured in the policy.

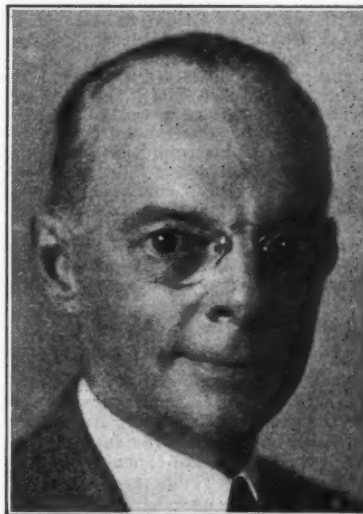
The policy provides coverage on two dwellings designed for occupancy by one or two families, rented to others or held for rental provided the insured does not own more than two such properties.

An endorsement must be attached to provide coverage on more than two rented one or two family dwellings. Additional premium charge for rented

American Auto Chairman Dies

ST. LOUIS—Lee A. Harris, 63, chairman of American Automobile, died at his home here Monday after a long illness from heart disease. He had been inactive for several years.

Born in St. Louis and educated at St.



LEE A. HARRIS

Louis University, he began his insurance career as auditor for the old Southern Surety. He left that company when its home offices were moved to Des Moines. He then went to Philadelphia to serve as director of the Emergency Fleet Corporation for about two years during the former war. He returned to St. Louis to become comptroller and vice-president of American Auto in 1920.

In 1925, shortly after the death of Charles W. Disbrow, president and founder, he was advanced to the presidency, which position he held until December, 1938, when he was elected chairman.

property must be obtained in each instance.

There is a statement in the exclusion pertaining to watercraft, vehicles and aircraft that exclusion shall not apply under coverage "a" "with respect to operations performed by independent contractors."

Standard Accident Passes 60-Year Mark This Week

Standard Accident completed 60 years in business May 29. On that date in 1844, Dexter M. Ferry, with a group of prominent Detroit business men, signed the articles of incorporation. Today Standard ranks as one of America's oldest and largest casualty and surety carriers. It operates in all states, Hawaii and Alaska. A subsidiary, Pilot of Canada, is one of the leading carriers in the dominion.

Big Increases Recorded

Assets at the outset were \$101,348 and today are \$37 million. Its business and operations have increased substantially in the last few years. It has paid out in its history more than \$192 million to or on behalf of policyholders. It has more than 1,200 salaried employees, nearly 500 of them at the home office, and has 238 employees in service.

Standard Accident was one of the pioneers in liability underwriting, starting in July, 1889, and was one of the first to write liability protection for automobiles, starting in 1903.

Virginia Safety Conference

There is a very definite relation between traffic law violations and accidents, Harvey D. Booth, secretary of the committee on traffic courts, National Safety Council, Chicago, stated in a talk before the enforcement section of the Virginia safety conference held at Roanoke.

Norman Damon, vice-president of the Automotive Safety Foundation, Washington, said that in the last 40 years deaths from accidents have increased 5% while they decreased 41% from all other causes.

Distributes Commemorative Stamp

As its part in the centennial celebration of the telegraph, U. S. F. & G. sent "first day of issue" covers of the commemorative postage stamp to agents throughout the U. S., its possessions and Canada.

The stamp, issued on May 24, marked the 100th anniversary of the first successful long distance telegraph message, which went from Washington to Baltimore. First day covers of commemorative stamps are sought for by philatelists and others.

Award Presented to Detroit Office

Herbert P. Stellwagen, executive vice-president of Indemnity of North America, presented the John A. Diemond trophy for 1943 to the Detroit service office at a dinner there. C. S. Roberts, vice-president, participated in the ceremony, and the trophy was received by Arthur Eliason, manager of the Detroit service office, and E. O. Warren, casualty manager. The award is made for all around excellence in casualty and surety production, underwriting and management.

Plan New Radio Program

Lumbermen's Mutual Casualty at the annual meeting of its directors presented plans for its new radio merchandising program built around the weekly news broadcast by Upton Close. Lumbermen's agents over the country held sales meetings at which a radio broadcast from Chicago, outlining the plan, was heard over a closed circuit. President James S. Kemper, J. M. Breen, manager business extension department, and Mr. Close spoke.

Wayne Merrick, manager of the claims bureau, Association of Casualty & Surety Executives, is on an extended trip visiting branch offices throughout the country. He will return to New York after the middle of June.

(CONT FROM PRECEDING PAGE)

	Premiums Earned	Loss	Ex- pense	Net Gain	Fed. Inc. Tax	Claim adjust- ment	and field super- vision	General adminis- tration	Inspection and bureau	Taxes and fees
Public Service Mut. Cas..	1,052,826	41.0	37.7	21.3	.6	12.4	12.7	8.6	.7	3.3
Security Mut. Casualty...	2,147,541	62.6	14.7	22.7	2.7	7.0	2.4	2.6	.3	1.9
Securities Taxpayers Mut.	1,756	51.1	123.1	—1.2	0	21.1	57.9	42.1	1.3	3.8
Utica Mutual	4,798,369	59.1	25.5	15.4	0	9.6	3.0	1.2	2.8	2.9
Utilities Mutual	744,490	67.7	26.8	5.5	.6	14.9	0	5.4	3.9	2.6
1934 Total Mutuals.....	\$ 34,423,000	61.3	23.0	15.7	...	8.1	4.7	5.5	2.9	1.8
1935 Total Mutuals.....	43,882,000	57.7	22.7	19.6	...	7.4	4.6	5.7	2.6	2.4
1936 Total Mutuals.....	54,711,000	58.1	21.7	20.2	...	7.1	4.3	5.8	2.5	2.0
1937 Total Mutuals.....	70,297,000	54.3	21.3	24.4	...	6.5	4.2	5.7	2.5	2.4
1938 Total Mutuals.....	74,292,000	53.0	23.1	23.9	...	7.1	5.3	5.3	3.0	2.4
1939 Total Mutuals.....	75,825,000	54.0	23.7	22.3	...	7.2	5.3	5.8	3.0	2.4
1940 Total Mutuals.....	82,488,852	55.3	23.6	21.1	...	6.9	5.4	6.0	3.0	2.3
1941 Total Mutuals.....	104,150,377	59.2	23.1	17.7	...	7.1	4.9	5.9	2.8	2.4
1942 Total Mutuals.....	138,039,974	56.5	22.1	21.4	.8	7.0	4.7	5.2	2.6	2.6
1943 Total Mutuals.....	150,538,266	57.4	22.4	20.2	.8	7.3	4.7	5.3	2.7	2.4
REINSURANCE COMPANIES										
American Re.	\$ 1,054,808	53.3	19.9	26.8	9.6	0	10.5	6.5	.3	2.6
Employers Re.	1,052,623	62.5	35.6	1.9	.6	1.9	28.1	5.0	—1.0	1.6
European General Re.	388,275	67.4	57.0	—24.4	0	2.5	52.2	2.0	.1	.2
Excess	156,706	80.6	16.0	3.4	.3	2.9	5.2	3.6	0	4.3
General Re.	3,464,753	81.1	20.2	—1.3	.5	.7	16.4	2.0	— .1	1.0
N. A. Cas. & Sur. Re.	10,615	15.6	—12.9	97.3	40.7	0	—16.2	— .1	0	3.2
1942 Total Reins. Cos.	\$ 3,868,820	77.3	26.5	—3.8	3.1	1.0	19.3	4.1	.3	1.8
1943 Total Reins. Cos.	6,127,780	72.1	25.0	2.9	2.1	.9	19.4	3.3	0	1.4
NEW YORK STATE INSURANCE FUND										
1934	\$ 9,505,000	88.6	21.7	—10.3	...	10.9	1.2	6.5	3.1	...
1935	13,977,000	81.3	17.3	1.4	...	8.9	.8	5.2	2.4	...
1936	17,854,000	78.0	18.2	3.8	...	9.5	.8	5.4	2.5	...
1937	21,459,000	84.5	16.5	—1.0	...	9.0	.6	4.9	2.0	...
1938	20,641,000	69.0	20.1	10.9	...	9.6	.6	6.0	2.4	1.5
1939	22,198,000	62.2	18.9	18.9	...	8.7	.7	7.3	2.2	...
1940	22,089,872	77.1	17.8	5.1	...	8.0	.7	6.5	2.2	...
1941	22,479,316	88.1	18.8	—6.9	...	9.1	.7	6.2	2.3	.5
1942	24,223,897	79.9	17.6	2.5	...	8.4	.7	5.8	2.1	.6
1943	25,117,822	78.8	17.9	3.3	...	9.0	.7	5.7	1.9	.6

*Premiums earned of the state fund in the first column are the actual collected premiums; in the N. Y. S. column they have been adjusted to an estimated manual basis. †These ratios show results before consideration of federal income tax.

ACCIDENT

To Hold Hearings in Ohio on State Health Insurance

COLUMBUS—Public hearings will be held in a number of the large Ohio cities to discuss proposed sickness insurance legislation for Ohio workers now covered by the present unemployment compensation law. The hearings will be held by the advisory council of the Ohio bureau of unemployment compensation. The procedure apparently will be much the same as that followed in Massachusetts.

William G. Wilcox, Cleveland, acting secretary, said the advisory council has taken no position on whether state sickness insurance should be introduced in Ohio, and much will depend on the public hearings. A. F. Dawson, Cincinnati, is chairman of the council, other members being Dr. Edison L. Bowers, professor of insurance at Ohio State University, Columbus; John F. Burns and Rabbi Armond E. Cohen, Cleveland; Ralph H. Miner, Akron; John E. Breidenbach, Dayton, and William C. Safford, Cincinnati, vice-president of Western & Southern Life and former Ohio insurance superintendent.

The Kansas City Association of Accident & Health Underwriters will hold

its spring outing at Ivanhoe Country Club June 13. Carl Damon, Postal Life & Casualty, is chairman of arrangements.

Realistic Tax Formula Urged

COLUMBUS, O.—To provide risk capital to finance business so it can expand to provide full employment it will be necessary to determine a realistic tax formula after the war, W. T. Grant, president Business Men's Assurance, declared before the Columbus Association of Accident & Health Underwriters. Determining an equitable tax formula should not be considered a political but a national problem. Mr. Grant favors the establishment of a tax commission similar to the Interstate Commerce Commission which would fix taxes on a basis that would result in a maximum opportunity for both employer and employee permanent enough so that business could plan for the future. Such a program should be flexible and produce sufficient revenue to meet the needs of government.

New Blue Cross Unit

INDIANAPOLIS—Mutual Hospital Insurance, Inc., a new Blue Cross plan, has been organized under auspices of the Indiana State Hospital Association and other groups to provide a prepayment plan for hospital expenses for low-income groups. Temporary offices are

at 948 Consolidated building, Indianapolis.

Favor Individual Contributions

TORONTO—The Canadian Medical Association's executive committee endorsed the principle of individual contributions under any state health insurance plan which may be adopted while at the same time it condemned any plans for placing doctors on a salary basis.

The annual golf tournament and outing of the Accident & Health Managers Club of San Francisco will be held June 7.

CHANGES

Ohio Manager for Continental Cas.

Arthur C. Herrmann has been appointed manager of the Ohio service office of Continental Casualty and the affiliated National Casualty and Transportation at Columbus. He will supervise all liability, surety, and inland marine operations in Ohio.

Mr. Herrmann joined Continental Casualty as executive special agent in Ohio in 1943. He began his business career as safety inspector with the New York industrial commission. Later he was branch manager for the National Bureau of Casualty & Surety Underwriters in Kentucky, and while with the bureau helped organize the Tennessee Compensation Rating Bureau and to work out the Alabama compensation act. Mr. Herrmann resigned from the bureau to manage the casualty department of a general agency in Louisville. After five years of successful local agency business he accepted a position as special agent for New Amsterdam

Casualty, operating for two years out of Columbus through southern Ohio, a position he left to join Continental Casualty.

Purtell to New Amsterdam as Office and Field Aid

W. R. Purtell has been appointed by H. N. Douglass, resident manager of New Amsterdam Casualty in Chicago, as office and field assistant. He has been connected for 10 years with Maryland Casualty in Chicago, doing inside underwriting work for a year and then traveling Illinois outside of Cook county.

He started in insurance in 1921; for 10 years was connected with Sun of London, being auto department manager and doing special agency work in 16 states out of the western department. Then for a time he was in the construction division of the city of Chicago, after which for a year he was connected with Fred S. James & Co. in Chicago in the auto department and as counterman before joining Maryland Casualty.

Mr. Purtell is past president of the Casualty Field Men's Association of Chicago, which now is inoperative, and past secretary of the Automobile Superintendents Club of that city.

Manager Douglass' staff has lost many men, both inside and special agents, to the service.

Lumbermen's Mutual Cas. Announces Five Promotions

Five promotions have been made by Lumbermen's Mutual Casualty. Lawrence W. Van Aken, resident manager in Los Angeles, has been elected resident vice-president. He joined Lumbermen's in 1934 and before going to Los Angeles, was district claim supervisor in Ohio.

Melvin F. Gruhn, San Francisco manager, was elected resident secretary. He

*Accident, Health,
Casualty,
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★

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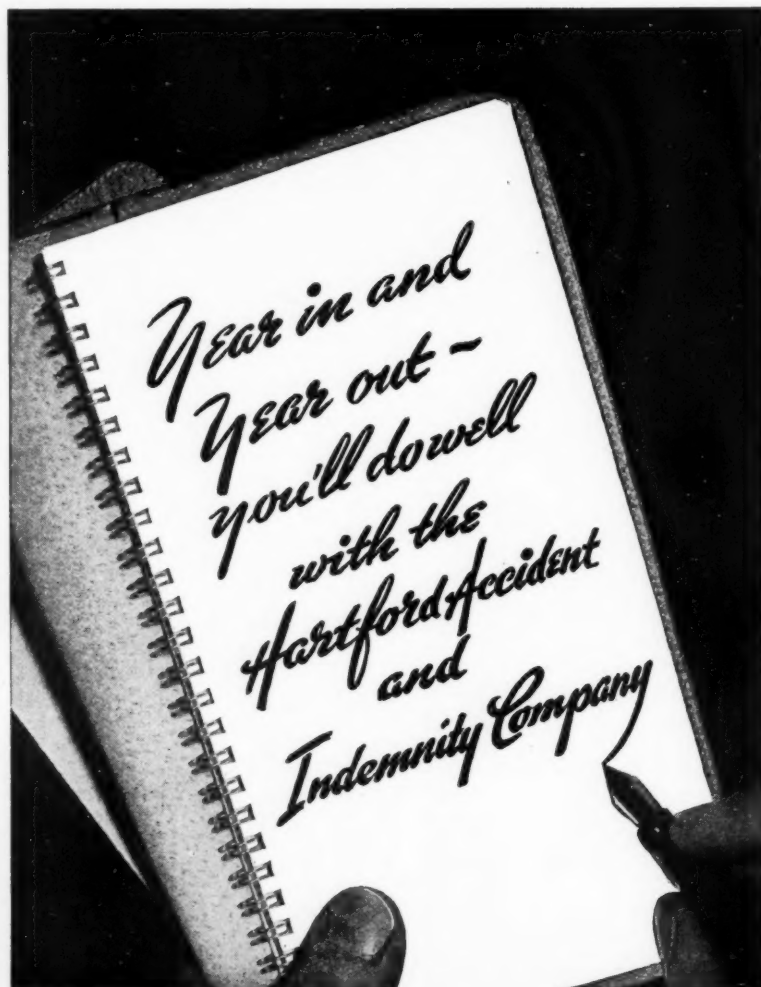
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★

Ogden Davidson
United States Manager

Charles A. Barkie
U. S. Assistant Manager



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of policyholders and has cemented the mutually profitable relationship between the Company, its Agents and Brokers—a large majority of whom have been "Preferred Producers" for a long period of years.

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joined Lumbermen's in 1929 as assistant underwriter in the home office automobile underwriting department, later becoming underwriting manager of the agency department. He went to San Francisco a year ago.

John F. Leary, assistant secretary and manager of the New England underwriting department, has been named resident secretary. He went with Lumbermen's in 1924.

Russell L. Noble, Seattle manager, is now resident secretary. He has been with Lumbermen's since 1922. He was made manager of the Portland claim office in 1932 and in 1937 he became manager in Seattle.

Paul Brown, head of the bond department, has been appointed assistant secretary. After serving 15 years as assistant secretary in charge of the bonding department of Southern Surety, Mr. Brown went with Home Indemnity, where he served as secretary in charge of the bonding department until he went with Lumbermen's in 1942.

Kloth Named N. J. Manager

Louis Kloth has been made New Jersey branch manager of Public Service Mutual Casualty of New York, with headquarters in Newark. Mr. Kloth previously was in the production department of the home office of the company.

COMPANIES

Balensiefer V.-P. and Chief Engineer of Amer. States

American States has named R. H. Balensiefer vice-president and chief engineer. Mr. Balensiefer formerly was director of engineering and inspection for Hardware Mutual Casualty of Wisconsin. Before that he was assistant safety director of Armour & Co., Chicago.

The safety engineering department, established Jan. 1, is in line with American States' policy of providing complete insurance service. There is a sales engineering service to assist agents.

The engineering staff provides accident prevention services for all types of workmen's compensation and general liability risks, as well as a safety program for automobile fleets, including safe driving awards, special educational programs and periodic vehicle inspection.

Hoffman Named Vice-president

Robert S. Hoffman of R. S. Hoffman & Co., Boston general agency, has been named vice-president of Massachusetts Plate Glass to fill out the unexpired

term of the late Alexander Ellis of Fairfield & Ellis.

Philip H. Theopold, a partner of DeBlois & Maddison, has been elected a trustee of Employers Liability and a director of American Employers and Employers Fire.

Studies Aspects of Law Suits

Factual preparation of a lawsuit as contrasted with its preparation on questions of law was discussed by George H. Moloney, vice-president of Hartford Accident, before the insurance committee of the Chicago Bar Association. Mr. Moloney pointed out that theories and propositions of law have changed very slowly, but facts are always extremely elusive. In the legal department of an insurance company the attempt is made to freeze the facts of a lawsuit so that it will be recognized as the same case when it comes up for trial.

Witnesses alone can detail the facts in a lawsuit so that it is important that at the earliest moment the knowledge of the witness is reduced to writing and signed by him, Mr. Moloney said. Investigation is expected to get under way

Convention Dates

June 5-6, Wisconsin field men, Milwaukee, Ozaukee Country Club.

June 14-15, Virginia agents, Roanoke, Hotel Roanoke.

June 20-22, Ohio field men, Russell's Point, Beatley hotel.

June 21, Michigan field men, Grand Rapids, Green Ridge Country Club.

immediately because the earlier the witness is interviewed the better memory he has of the occurrence.

Mr. Moloney said he has always felt that a young lawyer gets more experience in a claim department handling the defense of personal injury cases than he could possibly get elsewhere because he becomes educated to the necessity of taking statements. It has always seemed strange, he said, that statements generally are omitted in the investigation and handling of claims arising in other branches of the insurance business such as burglary, personal accident and health, surety matters, life and fire insurance.

Marshall Surety Speaker

A. D. Marshall of Schenectady, assistant secretary of General Electric, will be the speaker at the luncheon meeting June 8 of the Surety Underwriters Association of New York. Mr. Marshall's duties include the handling of contract and fidelity bonds for General Electric.

Roger Babson Denies Intention to Liquidate Northeastern

HARTFORD—Roger W. Babson declared "there is absolutely nothing now to the idea of liquidating Northeastern Insurance Company, if there ever was any such thought." The idea of liquidation had been advanced during his recent campaign for proxies to elect directors of his own choosing. By a compromise arrangement he since has put four new members on the directorate.

He conferred here with officials at Northeastern and later declared his intention was to get Northeastern on a dividend basis as soon as possible. He was enthusiastic over business possibilities in the reinsurance field.

The idea of a company reinsuring its own risks in subsidiary companies is not good practice, he said. If Company A insures a big risk and then distributes the risk in Companies B, C and D, the loss all comes from the same source, though indirectly, and the liability of the stockholder is increased, Mr. Babson said.

The recent compromise gives Mr. Babson access to Northeastern's stockholder list, through the four directors who represent him.

Insurance Women of Racine (Wis.) held a mother-and-daughter banquet with F. P. Helm, attorney, as speaker.

Insurance Women's Association of Kansas City will hold a spring picnic June 10 at Swope Park.

The corporate name of the Gerry-Buffington Co. agency at Duluth has been changed to the **Gilbert Buffington Co.**

WANTED

Agency Supervisor in Eastern Pennsylvania territory for progressive Non-Conference Casualty and Surety Company. We have an unusual opportunity for a man who is looking to his future, in a fast growing organization. This position is not a replacement. All replies confidential. Address W-9, Care the National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Illinois.

ASSISTANT MANAGER WANTED

Man with experience to become Assistant Manager of General Liability Department in Home Office, state age, experience, draft status and give general qualifications. All replies treated confidentially.

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The caliber and loyalty of Standard's thousands of representatives have been a major factor in Standard's sixty years of progress. Their personalized service to Standard assured in providing adequate coverage and immediate assistance when claims arise has

been a leading reason why Standard Service Satisfies.

In return, Standard has built to aid its loyal and able agency force, a field, claim, and safety engineering service of stellar worth—and, at all times, provides helpful, friendly cooperation on casualty and bonding problems.

You're in good company, in every sense of the word, when you represent Standard of Detroit. Ask a Standard field man for details or write to the home office at Detroit 32, Michigan.

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Super has ap... panies comper... rating panies risks those o... This is used n... and wh... used i... same c... Then the fir... Howev... \$5,000 when only 7... insur... spectiv... can co... stock risk. Mr. stated cause c... comper... eration... will a... tion a... said, v... betwee... insured about

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J. V... ualty troit, operat... nicely

Mutuals Extend W. C. Plan to N. Y.

Superintendent Dineen of New York has approved a filing of non-stock companies which modifies their workmen's compensation discount and retrospective rating plan. Under this filing such companies will be able to charge larger risks somewhat higher premiums than those collected by the stock companies. This is in consonance with the program used nationally by the mutual companies and while not identical with the formula used in other states it produces the same end result.

There is no change in connection with the first \$5,000 of standard premium. However, all premiums in excess of \$5,000 are subject to a discount of 12% when written by a stock company but only 7.4% when written by a non-stock insurer. When written on a retrospective basis the non-stock insurers can collect .5% to 5% more than the stock companies depending on size of risk.

Mr. Dineen in approving the plan stated that he has had misgivings because of the growing complexities of the compensation rating plan. Parallel operation of these two plans, he declared, will afford opportunities for observation and study. The mutual plan, he said, will tend to minimize inequities between large and small policyholders insured by mutual companies brought about by discounts and dividends.

Leali United National Claim Head in West

F. Frank Leali has been appointed superintendent of claims for United National Indemnity, newly formed casualty company of the National Fire group, in the western department. Mr. Leali will be under the general supervision of General Manager E. H. Forke and C. L. Scranton, resident manager of United National at Chicago.

Mr. Leali has had extensive branch office experience in underwriting and claim work, covering all classes of casualty business. He is a graduate of De Paul University of Chicago and was admitted to the bar in 1923. After practicing law for two years, he became associated with the London Guarantee and Phoenix Indemnity claim department where he has been for 18 years. For the past eight years he has been assistant manager of that department.

Texas Board Issues New Bus Rates and Rules

The Texas insurance board following hearings in connection with bus rates, has issued an order covering rules and rates on bodily injury coverage. It applies to all new and renewal policies with effective date on and after June 1, except as specifically provided. The limits of liability for B. I. and P. D. required by the Interstate Commerce Commission endorsement form B.M.C. 31 or by the Texas uniform standard prescribed endorsement 76, whichever are greater, must be applied.

For Harris county the B. I. rates in the scale are to be increased 15%. The rules and rates are not applicable to policies subject to experience rating by the board until the next normal anniversary rate date, occurring on and after June 1, at which time the rates there prescribed and new experience modifications approved to become effective at that time will apply. No policy effective prior to June may be canceled or endorsed or revised in any manner to take advantage of or avoid application of any changes made by the order, except at the request of assured, and then only at the prescribed short rate charges.

J. W. Callahan, manager of the casualty department of Travelers in Detroit, who recently underwent a major operation, is reported to be convalescing nicely.

Ill. Director's Power Upheld

The Illinois supreme court has handed down a decision upholding the exclusive power of the insurance director to apply in Illinois for any order or restraint to interfere with the prosecution of business of any insurance company. The supreme court gave to Benefit Association of Railway Employees a mandamus expunging the orders of Circuit Judge Miner of Chicago in an action brought against B.A.R.E. by Paul Wilber Petersen, prominent life insurance broker of Chicago, relating to agency contracts held by officers and directors of B.A.R.E. The decision would not prevent reinstatement of the complaint through the insurance director.

Mr. Petersen, in his action, contended that it was the duty of B.A.R.E. to bring a suit against Consolidated Agency, the exclusive general agency, for recovery of all commissions paid to Consolidated and in the failure of B.A.R.E. to bring such a suit Mr. Petersen argued that he was acting in the place of the association. He demanded removal of officers and directors of B.A.R.E.

When Mr. Petersen demanded that B.A.R.E. produce an array of documents pertaining to agency contracts the association asked for mandamus which was at first denied but on appeal it was granted.

Ekern, Meyers & Matthias of Chicago supervised the case for B.A.R.E. while Mr. Petersen's attorney was Charles W. Stiefel, Jr.

National Surety Names van der Feen Comptroller

NEW YORK—C. G. van der Feen, who joined National Surety as chief accountant and statistician May 15 after having been statistician of the National Bureau of Casualty & Surety Underwriters since 1930, has been elected comptroller. C. E. Deming, vice-president and comptroller, who relinquishes the latter title to Mr. van der Feen, continues as vice-president, having charge of the accounting and statistical department.

At the same time Joseph Nadel, who has been with National Surety for 10 years, was elected assistant comptroller.

True Bills Voted Against Donnelly and Trone

Based upon charges made by Commissioner Viehmann of Indiana the Marion county grand jury has returned indictments against Maurice Donnelly, secretary, and Donald G. Trone, former secretary of Indiana Travelers of Indianapolis. The true bill asserts that a false financial statement as of Dec. 31, 1942, was filed by Donnelly who was then vice-president and Trone, who was then secretary. The grand jury found that the financial statement included a statement that there had been 24 deaths with claims aggregating \$9,181 during 1942, whereas Donnelly and Trone knew that there were 41 claims totaling \$18,968. Had a correct statement been made, according to the grand jury, Indiana Travelers would have been shown to be in a failing and insolvent condition.

Roger F. Montgomery, 61, secretary of Phoenix of Hartford and affiliated companies, died suddenly Tuesday. He joined Phoenix in 1905 as a clerk in the loss department, becoming its assistant superintendent in 1923 and superintendent in 1929. In 1936 he was made assistant secretary of the company and in 1942 secretary.

Hugh Matier of the public relations department of the Union Oil Co. spoke before the Casualty Insurance Adjusters Association of Southern California on construction of the Alaska Highway.

National Board Reelects Thomas

(CONTINUED FROM PAGE 5)

Insurance Executives Association, the Association of Casualty & Surety Executives, and the two bodies in the marine industry responsible for the appointment of the marine members on the committee.

President Thomas' address, which was reported in last week's issue, made a fine impression. A National Board president, in preparing his annual address, is always in the difficult position of having to interest not only fellow fire insurance people but the general public as well, for his talk is widely publicized and stands as an authoritative pronouncement of the stock fire insurance business.

Mr. Thomas gave a talk that was interesting both to those within the industry and outside of it, while his clear delivery and evident sincerity contributed greatly to its presentation.

When Mr. Thomas finished, R. P. Barbour, U. S. manager of Northern Assurance and Mr. Thomas' predecessor as National Board president, made a motion, which was passed unanimously, that Mr. Thomas' talk be reprinted and given wide circulation. He said that Mr. Thomas' address highlighted the fact that among the many things which the fire insurance business does that affect the lives of the people those of the greatest value are for the small business man and the small home owner, people of smaller rather than larger means and that hence there is a necessity that the indemnity be good indemnity, with solvency of insurance the first requisite.

Seconded by Cooney

In seconding Mr. Barbour's motion President J. R. Cooney of Firemen's said that it was a pleasure to see what a Pittsburgh company president looked like, since ordinarily atmospheric conditions prevent this.

Mr. Thomas expressed his appreciation by recalling the words of the heroine of "Alabama," an old melodrama: "Them's kind words, Clem, them's kind words."

Mr. Thomas paid tribute to the "efficient and competent" staff of the National Board operating under the direction of General Manager Mallalieu. In addition, several other members of the staff came in for individual mention. President J. F. Gilliams, of the Camden, reporting as chairman of the committee on fire prevention and engineering standards stated that "it is pleasing to recall that for 40 years we have had with us three of our engineers, Messrs. George W. Booth, Robert C. Dennett and A. Cary Hutson, and that all of the engineering staff has functioned most efficiently under the immediate leadership of our chief engineer, George W. Booth, recognized countrywide as an outstanding fire protection authority whose opinion is sought and highly respected."

Lauds Berry, Miss McAndrews

G. C. Long, Jr., president of Phoenix of Hartford and chairman of the law committee, expressed appreciation for the work done by General Counsel J. Raymond Berry, saying that he has a "ripe legal mind, endowed with a large measure of common sense and the rare ability of being able to get along with people." Mr. Long also paid warm tribute to Mr. Berry's assistant, "affectionately known as Miss Mac," Miss Lillie McAndrews.

The navy citation and the coast guard shield, both awarded to the National Board during the last year, were referred to in several of the reports. Enlarged reproductions of these awards were displayed at either side of the speakers' platform.

Contrary to the custom of past years, there was no featured speaker at the luncheon following the annual meeting.

Late Fire News

Critical Rate Situation in Canada Comes Before C.U.A. Meeting June 13

TORONTO — Tariff companies in Canada do not intend to sit on the sidelines and let any independent company raid their business, an executive of the Canadian Underwriters Association stated. Tariff companies are prepared to fight to maintain their extensive dwelling business.

The annual meeting of the association will be held June 13 and it is expected the recent decision of North America to slash dwelling rates 10% in Ontario will form the basis of most of the discussion. It was said the action of North America aggravated the situation; that when North America reduced Ontario dwelling rates, 25% of the premium income of tariff companies was affected. The official said the solution to the rate war rested largely in the hands of the agents, and C.U.A. is lining them up to fight.

The agents have been rate-warring between themselves for some time, the C.U.A. official said, but now are united in the opinion that any further rate reductions in fire insurance are detrimental to the business. He said unless the agents cooperate, a rate war will occur. The agents' response to the recent request of C.U.A. for an expression of opinion on whether rates should be lowered or not shows out of several hundred replies generally emphatic opposition to a rate war at this time.

The C.U.A. will lay the case before the Ontario Fire & Casualty Insurance Agents Association when that body meets in Toronto June 8. It is expected the Independent Fire Conference will present a case somewhat similar to that of the tariff companies on the same day.

Many resolutions are being adopted by local agents' associations of the province opposing premium rate reductions.

Hartford Celebration June 19

WASHINGTON—The U. S. Chamber of Commerce and the National Fire Waste Council will participate in a celebration at Hartford, June 19, in connection with the awarding to that city of the grand prize in the 1943 inter-chamber fire waste contest. Both will be represented in a program sponsored by the Hartford chamber of commerce, which will include presentation of the national chamber's plaque, a cup from the National Board and individual awards to firemen.

Another Heavy Lansing Loss

LANSING, MICH.—Another heavy loss was recorded here in a fire which swept the Vandenberg Brothers Furniture store, causing a loss estimated by Fire Chief Palmer at \$100,000. The chief said his estimate was subject to revision after salvage had been checked.

Evans Bouche, Lansing, Mich., agent, has been elected president of the junior chamber of commerce there.

A. L. Macdonald, 63, died of a heart ailment at Salt Lake City. He had been associated with Utah Home Fire more than 40 years, first as policy clerk, and, recently, as secretary and manager. George J. Cannon, executive vice-president of Beneficial Life, a life long friend of Mr. Macdonald's and for years associated with him in the Utah Home Fire offices, spoke at his funeral.

Mr. Christensen, who presided, presented the two gold medals, each accompanied by a \$500 award, to the newspaper and radio station judged to have done the most in fire prevention work. Representing the "Hawkeye Gazette" of Burlington, Ia., D. O. Logan an-

nounced that its \$500 would be divided between the Burlington firemen's benefit fund and the "Spider Web," a youth group doing work to prevent child delinquency.

K. O. Tinkham, general manager of station KMTR, Hollywood, Cal., the winning radio station, said that its \$500

would go to the Gold Star Mothers of America and added that since the station had announced this purpose last Friday night the fund had been augmented by contributions so that now it is more than \$3,000, all without any solicitation.

A. J. Baker, Lewistown, Mont., presi-

dent of the International Association of Fire Chiefs, brought the greetings of that organization and spoke warmly of the close cooperation that has always existed between his association and the National Board.

About 360 were present at the luncheon but because of an ordinance sponsored by the National Board and enacted in New York and many other cities against overcrowding of places of assembly, not all the diners could be served in the same room. However, this inconvenience was borne with good grace in view of the ordinance's important purpose.

McCain Reports on Arson

The report of the committee on incendiaryism and arson submitted by W. Ross McCain, president Aetna Fire, stated that there has not been any increase in fires set for profit during the past year, and as during the preceding year, there was no enemy directed sabotage nor any serious sabotage of any kind involving property losses. There have been a few incendiary fires directly attributable to war conditions, such as a meat packing plant ordered closed for violation of OPA regulations, small grocery stores, filling stations and road houses whose businesses have been lessened seriously by restriction on gasoline and tires.

Incendiaryism Has Increased

There has been a distinct increase in the type of incendiary fires due to pyromaniacs and youthful persons seeking excitement or to ameliorate conditions thought unduly restrictive, the report stated. This trend is in line with developments in other classes of crimes as reported by numerous federal and state law enforcement officials.

Maj. A. J. Stowe of army intelligence gave a brief but cogent talk on the necessity of curbing loose talk about military and naval personnel. He illustrated the way in which bits of information of no apparent significance in themselves, can be pieced together by enemy agents.

Scrutinize I. U. B., Aviation Cover

(CONTINUED FROM PAGE 6)

problem adjusted." He admitted "there is room for improvement in the matter of uniformity."

"In the midst of this examination is certainly not the time for Congress to say the anti-trust laws shall not apply to the IUB operations," suggested O'Mahoney persuasively.

"I have conclusions on the subject," answered Mr. Dineen. "We have in our organization something that makes every superintendent in our state eternally vigilant. Our liquidation bureau formerly had 2,000 employees. That is a continual reminder. A major responsibility of the commissioner is that insurance companies stay solvent."

"Many years ago the Merritt committee decided unrestricted competition was bad. Our state says legislatively that application of the anti-trust principle is a blunder in the case of the insurance business. One of the worst things that could happen. We believe state regulation is the answer."

"You express concern, Senator, for the survival of small business. The minute you apply the anti-trust act to the insurance business and allow unrestricted competition, that is the most effective means to drive small concerns out of business."

Exempt for 75 Years

"I am assuming that Congress for 75 years has realized the anti-trust law does not apply to insurance. It has been exempt that length of time."

"You are mistaken," declared O'Mahoney.

"I refuse to conclude Congress has been moribund for 75 years," retorted Mr. Dineen.

"My position," said O'Mahoney, "is that insurance should not ask for blan-

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ket exemption. With marine insurance Congress did not grant complete exemption."

Dr. Huebner said that Congress in 1920 "virtually threw an ultimatum at the marine insurance companies to form the Hull Underwriting Syndicate."

Hancock said there was a tax problem involved, and that was the real reason for the marine insurance arrangement. Huebner, in effect, agreed. "It was found our tax was five times as high as the British tax," he said. "Congress felt one of the worst features in the insurance field was the levying of gross premium taxes."

Would Throw Business Into Uproar

New York is concerned about the commerce question, Mr. Dineen declared.

"Insurance is a great industry and nothing should happen to throw it into an uproar. The industry depends upon public confidence. There is a law in our state prohibiting circulation of rumors that an insurance company is in unsound condition. Suppose the Supreme Court says insurance is commerce. That minute companies complying with our laws would become liable to prosecution in the criminal courts. It would be outrageous."

"How simple it would have been," O'Mahoney suggested, "for the insurance companies to come and ask for authority to make combinations necessary for certain purposes, instead of asking for a blanket whitewash. I differ with you."

Hatch suggested that if the insurance business was so disturbed it could have come to Congress, and "Congress could have investigated for a year or two and decided whether you are right."

Mr. Dineen insisted that his responsibility is to the public, which has no spokesman in this controversy. He expressed the belief that "one factor accounts for the delay in the Supreme Court's opinion. If I were a justice," he continued, "I would not agree to accept responsibility for criminal prosecution of 20-odd people who had relied upon court decisions and state laws."

"The whole fabric is right up in the air," he declared. "We are vitally interested in seeing to it that our system, which has worked so well, is not torn asunder by action or inaction here."

Mr. Dineen was followed on the stand by his examiners, Frank Montecani and Sydney Marks, authors of the two reports on IUB, who identified the same and testified briefly about how they did their jobs.

Hancock then presented, in Mr. Williams' behalf, a reply by what Hancock said were a group of fire insurance representatives to the AFL testimony against the bill.

Dumont Appears

John R. Dumont, secretary and manager of the Interstate Underwriters Board, examined by O'Mahoney, said his organization has been under investigation by "every insurance commissioner in the United States." He conceded that some conclusions in the New York reports are "sound" and said that IUB has worked with the New York department to "try to straighten out some of these matters," but had no conclusions to state now "pending completion of this job." Weakness in the IUB plan "were expected when we started the board," he stated.

The witness characterized as "a perfectly true statement" one of the New York examiner's conclusions that the IUB plan results in "subterfuge." He said "we have known about some of these matters for some time and are trying to correct them. We are attempting as far as possible to work out certain defects that have been brought out." He would not say whether or not he agreed with all statements in the report.

The IUB underlying policy is a company function, said Dumont. Policies of IUB are written "in any state that permits. We have set up a program whereby our committee has drawn up forms to be attached to standard contracts

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which are filed in every state, but by the writing body having jurisdiction. The attempt has been to have these forms uniform throughout the United States."

IUB operates through rating bureaus, said Dumont; "we don't make the rates. We get an application for rates. We secure rates from the rating bureaus. They in turn, are used to determine average rates."

"The schedule of the New York fire insurance rating organization is our guide in fixing discounts. There is uniformity because we take into consideration experience. The further you spread liability, the less chance you have of total loss on a contract."

Mr. Dumont estimated that IUB policies represent about \$5 million in premiums, or less than 1% of total fire premiums, nation-wide.

Because Mr. Williams and other witnesses desired to catch the 4 o'clock train back to New York, examinations of several in the afternoon were briefed.

Daniel Scarritt, manager Associated Aviation Underwriters, for example, was asked only a few questions.

Beebe Testifies on Aviation

In examining Mr. Beebe, O'Mahoney stated that, "if aviation insurance is exempted from the law then it would mean those engaged in the business may indulge in conspiracies in restraint of trade without any danger of punishment under the law."

Senator Ferguson brought out that even if federal law permitted certain things, state laws prohibit them. When O'Mahoney asked if U. S. Aviation had taken action in behalf of the pending bill, Mr. Beebe said that was a matter for company executives.

Mr. Beebe described operation of the aviation insurance groups.

Plane Cargo Cover

Asked about plane cargo insurance, Mr. Beebe said he had recommended that it remain with marine underwriters, pointing out the average shipper does not want separate coverage for cargo transported, whether marine, rail, express or air. However, he stated his group has no understanding with marine interests that it will not take cargo insurance.

"I do not regard your group as being on trial," said O'Mahoney. "I am trying to get the manner in which aviation insurance is carried on and its relationship to the commerce clause of the Constitution."

Discussing competition, Mr. Beebe said that in 1932 competition was so great that many companies were withdrawing from the aviation field because of chaotic conditions and excessive losses. There was complaint to the New York department. The superintendent there invited aviation insurance executives to conference, and later, by instruction of the New York department, the Board of Aviation Underwriters was established, including all such underwriters, and the scope of its activities

was made nation-wide. Later it was "reduced."

Both the CAB report on aviation insurance and the comments thereon of U. S. Aviation Underwriters treated in last week's NATIONAL UNDERWRITER, were put into the committee's record.

"In response to an O'Mahoney question, Dr. Huebner stated "there is very little reinsurance between the three groups. Most of reinsurance is with Lloyds."

"To what public authorities are the Lloyds reinsurance treaties submitted?" O'Mahoney asked.

Mr. Beebe replied the treaties were submitted for examination to Dr. Huebner. They are not filed with the New York department, but are available for examination in New York and have been examined. He declared that foreign companies do not grant to foreign aviation transport companies a lower rate than those granted by U. S. companies, though earlier it was true, in Germany and Italy, when "they were trying to get us to take reinsurance and were writing business at a definite loss, under government control."

"We have an ambition," said Mr. Beebe, "to make the United States the center of aviation insurance business, as Britain has controlled certain other insurance. After the war we are going to have one of the largest volumes of civilian aviation the world has seen. I want American insurance to follow it."

American Federation of Labor witnesses voiced objections to the state's rights measure. Interest in the labor hearing did not appear great. It was conducted principally by Senators McCarran, Nevada; O'Mahoney, and Hatch, New Mexico, the last named being active for the first time in many hearings. Senators Ferguson, Michigan, and Bushfield, South Dakota, were present for a short time.

Lewis G. Hines, legislative representative of the AFL, presented witnesses headed by Herbert Thatcher, its general counsel. Hines said AFL is opposed to exempting from the anti-trust laws any industry, particularly insurance. It does not oppose regulation of insurance by the states, he said, but the pending bill would affect interstate commerce, and thousands of people, including insurance union organizations must be protected, Hines declared.

Ferguson suggested that so far as witness was concerned, he feared the bill "would only affect the wage and hour law and national labor relations act."

Hines would not agree, saying a further objection goes beyond the labor laws because, he said, the bill "affects and curtails the right of the federal government if insurance companies might go beyond the statutes."

Claiming to represent 7,000,000 people, Thatcher discussed the problem of credit facilities, life insurance company investments and other factors that he said would be affected by a break-down of the anti-trust laws. Most of the labor witnesses' testimony against the measure concerned life insurance.



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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Schickedanz Agency Now Depends More on Women

W. A. Schickedanz, president and general manager of the W. A. Schickedanz Agency, Belleville, Ill., announced that written premiums the first three months of 1944 exceeded \$250,000, an increase of approximately 20% over the same period last year. The percentage of increase for April is even larger.

Last year was the largest year in the agency's history with \$702,782 net cash collected, representing gross premiums written of approximately \$800,000, as against net cash collected in the previous year of \$597,065. All indications point to \$1,000,000 gross written premiums in 1944, which has been Mr. Schickedanz's lifelong ambition and was the agency's goal for 1945, he reported.

Two of the four junior executives active are serving in the armed forces. Their duties and responsibilities have been absorbed by remaining executives and the office has been reorganized to allow for the first time executive positions to be assigned to girls.

Raymond C. Kadel, assistant secretary with the agency for seven years, now is in the armed forces. Arkell G. Kunze now is office manager and assistant secretary; Erma G. Krummrich is cashier; Clara S. Westrich, superintendent of underwriting; E. H. Schickedanz is secretary. Several women have been placed in charge of other office functions.

MacLean Joins May & Co. Agency at Cincinnati

Thomas A. MacLean has joined the Gustav May & Co. agency, Cincinnati, as a member of the firm. A graduate of the University of Wisconsin, Mr. MacLean has been in insurance for 20 years. He started with the Michigan Inspection Bureau in 1924 and four years later joined the engineering department of North America at Chicago. He went to the home office of National Security in the underwriting department, at Omaha in 1935 where he remained until he became state agent for National Union Fire at Columbus, O., in 1939.

Mr. MacLean has charge of the fire and marine department of the May agency.

Nicholson & Clark Feted on Silver Anniversary

Nicholson & Clark, Decatur, Ill., local agency, celebrated its 25th anniversary with an outing. At the dinner R. C. Hosmer, president Excelsior of Syracuse, was toastmaster. There were 51 present. Harry C. Harm, North America, was in charge of arrangements. A scroll was presented the two partners,

C. C. Nicholson and Lynn W. Clark. Billfolds were presented to H. C. Christner, C. E. Maxwell and C. M. Nicholson, son of the senior member of the agency, and all the men in the agency.

Speakers included: Vice-president R. L. Tanner, New York Underwriters; Vice-president E. A. Henne, America Fore; R. L. Haskell, Chicago manager Employers Liability; Fred D. Hess, assistant western manager American; Ray B. Duboc, president Western Fire of Kansas, and the members of the firm. C. C. Nicholson for many years was Illinois state agent of Germania Fire and was one of the prominent field men of the state in his day.

E. W. McDowell of Niagara Fire was a member of the committee in charge of the party.

Others attending included W. A. Harvey, Great American; W. H. Hansmann, Fidelity & Deposit; Harry Fuller, Zurich; J. J. Ferguson, Fireman's Fund; E. H. Forkel, National Fire, and V. L. Montgomery, North America, all of Chicago.

Consider Minneapolis Code

MINNEAPOLIS—The Minneapolis city council will hold an open hearing on June 21 to consider proposed changes in the building code to bring it in line with the recommendations of the National Board.

Many downtown business properties are affected and there is considerable opposition to some of the recommendations, one being the elimination of gasoline storage tanks underground in buildings used by the public, including department stores. Although insurance men say a state law prohibits this, it has been permitted in Minneapolis. Within the past week an explosion in a building used by a trucking firm resulted in one death and injuries to two or three others. The building was badly damaged.

Successful Joliet Campaign

The campaign on fire prevention, cleanup and paint-up sponsored by the Joliet Insurance Agents Association produced outstanding results. Agents enlisted the support of practically every civic, fraternal and church organization in the city, the planning and follow through were well done, and an extremely good impression was created. Herbert L. Regan is president of the agents' association. Charles F. Daniels headed the planning and clearance committee. Merle A. Read was in charge of home and school activities, Phelps Hotchkiss, downtown district; Mr. Regan, factories and churches, and Mr. Daniels, publicity.

Discuss Wichita Loss Adjustments

WICHITA—Hughes Cunningham of Sheffer-Cunningham, adjusters, discussed adjustments of losses from the April 23

flood in Wichita and surrounding territory at a meeting of the Wichita Association of Insurance Agents. The association participated with the public safety committee of the Chamber of Commerce, police department and other civic bodies in the presentation of traffic and pedestrian safety awards won by Wichita in national contests the past year. The Insurance Women of Wichita will present the program June 22.

Regional Meeting at Coffeyville

Urban Brown, president; Evan Browne, secretary; Edwin S. Nellis, chairman of the executive committee and George Stoskopf, vice-president, represented the official family of the Kansas Association of Insurance Agents at the regional meeting in Coffeyville. L. A. Magill, assistant manager Kansas Inspection Bureau, and E. H. Fikes, farm special agent of America Fore, both of Topeka, led discussions which headlined the program.

Illinois Fire College June 6-9

The Illinois Fire College will hold its 20th anniversary conference at the University of Illinois in Champaign on June 6-9. Speakers and discussion leaders include: R. E. Vernor, Harry K. Rogers and Emmett T. Cox, Western Actuarial Bureau, Chicago; R. D. McDaniel, vice-president Grain Dealers National Mutual; T. Alfred Fleming, director of conservation, and George Tatnall, engineer, National Board. Practically every phase of fire fighting is covered in the program.

Salina Board Elects

New officers of the Salina (Kan.) Insurance Board are Harry L. Felton, president, succeeding John Kramer; J. Earl Wyatt, vice-president, and Herbert L. Glover, secretary-treasurer.

Complete Courses in St. Paul

ST. PAUL—The Insurance Exchange of St. Paul has covered all lines in the 100-hour educational program of the N.A.I.A. except miscellaneous and accident and health, which will be completed by the middle of June.

At its meeting June 7 the exchange hopes to have a representative of the insurance department present to explain the new licensing procedure.

Consider Casualty Jurisdiction

MINNEAPOLIS—At its June meeting the Minneapolis Underwriters Association will consider several proposed changes in its constitution, including one to bring casualty and surety lines under supervision of the board.

NEWS BRIEFS

T. J. Ocasek, Underwriters Service Association, spoke before the Rotary Club of London, O., on "Fire Prevention in War." He pointed out the availability of fire insurance field men in

Ohio as speakers and instructors in fire prevention work.

At a dinner meeting of the Merrill (Wis.) Association of Insurance Agents, C. E. Eggers led a discussion on the new theft insurance policy. At the June meeting J. H. Hamlin will be discussion leader on "Insurance Advisers."

Sioux Falls (S. D.) Association of Insurance Women will hold a picnic in June. Doris Mundt, second vice-president National Association of Insurance Women, was a guest. She is associated with the Regan agency, Sioux Falls.

A margin of 31 pins decided the Insurance Adjusters League of Detroit bowling championship when the Robert M. Hill team defeated Murphy & Murphy last week.

COAST

Anti-Coercion Group Being Formed in Washington

SEATTLE—Formation of an organization by Washington agents to attempt to eliminate "coercion" of insurance premiums by financial institutions was announced this week by a committee of five agents, headed by Dick Reynolds of Seattle. An organization meeting will be held here on June 17. The activity of the organization, which is as yet unnamed, will be confined solely to combatting financial control and will in no way compete or interfere with the operation of the Washington Association of Insurance Agents. Mr. Reynolds emphasized. Others on the committee are: Wm. Gasser and W. S. Morgan, Seattle; Henry H. Petershagen, Everett; and Jerry Forbes of the Hodgkin-Forbes agency, Vancouver, Wash.

Set Forth Objective

The group's objective is: "To raise the standards of insurance service to insureds by eliminating all degrees of financial coercion of insureds in connection with where or through whom insurance shall be written, leaving to the one who is obligated ultimately to pay for the insurance an unfettered choice on the basis of his confidence in the professional values of the insurance service he gets, if adequate protection is provided for all who have a right to be protected."

Mr. Reynolds pointed out that the Washington association's executive committee has concluded that activity on financial control of insurance is "too controversial for them to take a part in bringing about a change, because it might disrupt the association by giving offense to members who do benefit by 'controlling' insurance. We who are active in fostering the new group have unwillingly accepted the decision of the

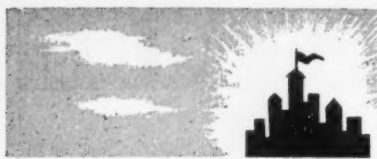
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association officers. We are not willing, however, to do nothing about continuing to seek effective remedies for the problem of 'controlled' or 'coerced' business. Since the officers feel that activity by the association might disrupt the association, the new group will relieve the association of embarrassment on this 'coercion' of insurance problem."

The tentative plan of operation of the new group provides for officers and representatives from various sections of the state.

Association's Plan of Action

At a recent meeting of the Washington association's executive committee, it was decided not to act against financial institutions because many members are qualified local agents who have loan connections. It was suggested that the problem should be dealt with from the standpoint of attempting by all available methods to elevate the standards for licensing agents and thus eliminate those unqualified to render proper insurance service, both as to certain types of lending agencies and curb stone agents. The sense of the meeting was that action should not be directed against agents who have finance connections for that reason alone.

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SINGLES	DOUBLES
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Agree on Wyoming Rate Reduction

Commissioner Barrus of Wyoming has reached an agreement with H. M. Mack, manager of the Mountain States Inspection Bureau at Denver, on a reduction in fire premiums in Wyoming amounting to approximately \$90,000 per year, effective June 1. The reduction will not affect existing contracts, but will apply to certain classes of business written on and after that date.

The agreement applies to unsprinkled brick and frame construction, and the principal classes affected by the reduction are public buildings owned by the state, counties or municipalities, and school and mercantile properties located in the better protected communities; dwelling house property in all towns other than Casper, Cheyenne and Evanston, the latter town having received a reduction in the rates in April, 1941, and certain classes of farm property.

New Mountain Farm Schedule

A new farm schedule for Colorado, Wyoming, and New Mexico has been published by the Mountain States Inspection Bureau effective June 1. The rates throughout the schedule are based on the new standardized term rule, which is the same as for recording business. The short rate rules are also based on the new term rule.

The farm extended coverage endorsement has been revised to include windstorm conditions and new rules provide that the extended coverage feature may be attached only to the fire policy. Under former rules it could be attached only to the combined fire and windstorm policy.

The windstorm conditions of the

new extended coverage endorsement are considerably more liberal than heretofore as many of the restrictions have been eliminated.

Vacancy and Unoccupancy

New rules are promulgated on vacancy and unoccupancy. There is now permitted 60 days vacancy without attachment of permit. After 60 days vacancy permit No. 1, which reduces the liability one-third but does not increase the premium, may be attached, or vacancy permit No. 2, which does not reduce the liability but which calls for an additional premium. The farm unoccupancy permit may be attached without charge when unoccupancy exceeds 60 days.

Rates have been revised in all three states and generally are reduced. The changes follow in the pattern of the modern farm schedules which have been adopted in some other states, notably in the midwest.

Robertson to L. A. for Seeley & Co.

Seeley & Co., San Francisco general agency, has advanced Russell S. Robertson to branch manager of the Los Angeles office. He will supervise southern California operations from headquarters in the Fidelity building. Robertson has been special agent for Seeley & Co. for several years. He was transferred from the San Joaquin Valley and south coast field to southern California three years ago.

NEWS BRIEFS

Bert Thurston, for a number of years deputy insurance commissioner attached to the Washington Insurance Examining Bureau and more recently a fire underwriter for the C. B. DeMille General Agency, has established a local agency at Snohomish, Wash.

Commercial Fisherman's Inter-Insurance Exchange of California, a reciprocal specializing in writing fishing boats, has entered Washington. Joseph A. Platisha, who has been writing general and marine business there, has opened offices at 911 Washington building, Tacoma.

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Spelvin, you know, is the typical American. He's a pretty good all-around fellow. And he makes a good insurance agent.

Don't be surprised, Mr. Spelvin, at this publicity. We are glad to lend our appreciation of the good work you have been doing, especially the last few years.

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Fire
Automobile
Inland Marine

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Virginia Agents' Program Ready

The Virginia Association of Insurance Agents has completed its program for the annual convention in Roanoke June 14-15. Averell Boughton, public relations counsel of the National association, will be the first speaker.

The talk of C. F. Joyner, commissioner of the Virginia motor vehicle department on Virginia's safety responsibility act, which takes effect Jan. 1, 1945, will be followed by an open forum. Mr. Joyner will discuss plans for state wide publicity designed to clarify the requirements of the law for the public. Representatives of the companies met with Mr. Joyner in Richmond last week and unanimously approved the plans and agreed to cooperate with the commissioner and his department fully.

Douglas Henson, Hartford Fire, Atlanta, will present a paper on "Post-War Planning—Automobile Program," and then there will be an executive session for agents only. Wednesday evening the Roanoke board will be host at a cocktail party, and then the annual get-together dinner will be held. The speaker at the dinner is Ray Evans, Bluefield, president West Virginia Association of Insurance Agents, "On the Bus and/or By-Products."

On Thursday Loring A. Schuler, general manager National Tax Equality Association, Chicago, will discuss "Lost—a Billion in Taxes," and Sydney F. Small, vice-president Norfolk & Western Railway Company, Roanoke, "Insurance Relations from a Policyholder's Viewpoint." An executive session will close the convention.

Fred A. Moreton, president of the National association, originally scheduled to appear at the Virginia meeting, will be unable to attend.

Tenn. Case Raised in Storm Losses

MEMPHIS—Since the May 2 advance sheets of the Southwestern Reporter feature the recent Tennessee case of Third National Bank vs. American Equitable, this case may play a prominent part in the settlement of some of the largest damage claims from the March 26 hail storm. The Memphis Park Commission has ordered its attorney, J. S. Allen, to investigate the possibility of securing 100% settlement on

Maxwell Takes Over as Ark. Agents' Head

Robert Maxwell, the new president of the Arkansas Association of Insurance agents, is in his 10th year in the insurance business. He joined F. W. Offenhauser & Co. at Texarkana, Ark., in 1934. He handles the casualty, surety and marine business in the office. Prior to entering insurance he was in chamber of commerce work, and served as assistant manager of the chamber at



Robt. Maxwell

Texarkana, in east Texas and at Longview, Tex.

damage to its property, estimated at from \$20,000 to \$25,000, under this decision, instead of accepting settlement on the basis of depreciated values ranging from 25 to 50% of roof replacements. Members of the park commission admit that whether they will accept between \$1,500 and \$2,000 against the storm repair costs or hold out for the full amount depends on the advice of Mr. Allen.

Issues Covered by Opinion

The opinion in this case was rendered by Judge Felts. It concerned a partial fire loss to a Nashville dwelling. American Equitable sought to lower its payment on the ground that the property, owned by the Third National Bank as executor, was about 50 years old, in a neighborhood of declining values, and had depreciated severely. The decision stated in part:

"While replacement cost is a dominant factor in fixing the amount of recovery for loss of a building it plays an even greater part in fixing the amount of recovery for a partial loss to a building. It would seem that the only practical way to measure the extent of partial damage to a building would be to inventory its damaged parts, and the only way to express such damage in terms of money would be to count the cost of replacing such parts, so as to restore the building to the same condition it was before the fire. And the view which we think supported by the better reason and the greater weight of authority is that depreciation may not be deducted from such cost because that would make the sum insufficient to complete the repairs and would leave the building unfinished;

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and this would fall short of the indemnity contracted for in the policy."

The whole decision is rather complicated and this was only one aspect. The case will appear in 178 S. W. (2d) 916.

Consider Okla. Pension Changes

The Oklahoma legislature will probably be asked to give consideration to the firemen's pension law in view of the opinion rendered Commissioner Read by the attorney-general holding that pension fund benefits are not available to firemen injured in saving life and property in floods and similar disasters. Firemen are equipped and are expected to answer calls for such assistance.

Reinstatement Rules Given on San Antonio Hail Losses

SAN ANTONIO, TEX.—Policies on which less than \$250 in losses have been paid in the hail storm here last April may be reinstated without the payment of additional premium, F. F. Ludolph, secretary, reported at the San Antonio Insurance Exchange's meeting. The Texas board of insurance commissioners has stated it will object to reinstatements without an additional premium where losses exceeded \$250, he said.

Pro rata coverage under the extended coverage clause of the new policy was considered. Agents were advised that in cases where the 10% clause would not provide adequate coverage on outbuildings they will be wise to write specific

coverage on outbuildings. It was emphasized in this connection that such protection for the assured will require that the agent writing the business make adequate inspection.

Promote New Dwelling Form

NASHVILLE—Local agents of Tennessee, through their local exchanges, are promoting the adoption of the new dwelling form through releases in local newspapers describing its advantages to the policyholder and dwelling owner.

Oklahoma Regional at Blackwell

The Oklahoma Association of Insurance Agents will hold a regional meeting June 19 at Blackwell. Dave R. McKown, Oklahoma City, executive committeeman, is in charge.

More than 20 completed the latest term of the N.A.I.A. 100-hour course, sponsored jointly by the Chattanooga Insurance Exchange and the Chattanooga Association of Insurance Women.

The executive committee of the Georgia Association of Insurance Agents will meet in Atlanta the week of June 11, and the date and place for the next convention will be decided. It will probably be held some time in August.

The Massachusetts Association of Insurance Women elected these officers at the annual meeting in Springfield: President, Mrs. Ruth Grace, Pittsfield; vice-president, Anne Linardy, Boston; secretary, Katherine E. O'Brien, Saxonville.

CANADIAN

Push Up Ontario Fire Rate Parley to June 8

TORONTO—The conference to consider the Ontario fire rate situation which was scheduled to be held here last week has been postponed until June 8, the same time the Ontario Fire Agents Association is holding its executive meeting here.

The questions raised by the Canadian Underwriters Association in its recent bulletin to agents will be discussed and representatives of the C.U.A., the Independent Fire Conference and the North America will be invited to state their views. Agents' recommendations will be considered at the C.U.A.'s annual meeting June 13 when the rate problem will again be aired. It is reported that a large number of agents have written the C.U.A. urging that no change be made in current rates.

Ontario Parley June 8

TORONTO—The Ontario Fire Agents Association will hold an executive meeting here June 8. A. R. Ritari, Sudbury, a former vice-president, has been named acting vice-president of Territory 5, succeeding John Kennedy, North Bay, who has joined the Canadian navy.

Frank Kierzek Is Advanced

Frank Kierzek has been appointed assistant superintendent of the western inland marine department of National

EAST

Starling Discusses Federal Control

Howard M. Starling, Washington representative of the Association of Casualty & Surety Executives, discussed "Federal Control of Insurance" at the May meeting of the Insurors Association of the District of Columbia.

Pittsburgh Veterans Organize

PITTSBURGH—The Veterans of the Fire Insurance Colony, a new Pittsburgh group composed of those with at least 40 years of service in fire insurance, held its first dinner meeting here. There were 34 qualified members present, representing 1,651 years of service. The organization's chief purpose is social. The presiding officer is to change with each meeting and Smith Wilson, Great American, presided at the first meeting. Philip E. Zimmerman, Middle Department Rating Association, was named permanent secretary and the advisory committee includes Harry J. Kohler, Paul W. Brown and K. William Schuchman.

The oldest man in point of service was W. A. McCutcheon, an agent, with 63 years to his credit. Mr. Wilson came next with 62 years. It is believed that 52 men are eligible to membership. The meeting will be held early in the fall.

Fire. He was with National in the inland marine department for many years and then went with Pacific National Fire at Chicago. He returned to National several months ago.

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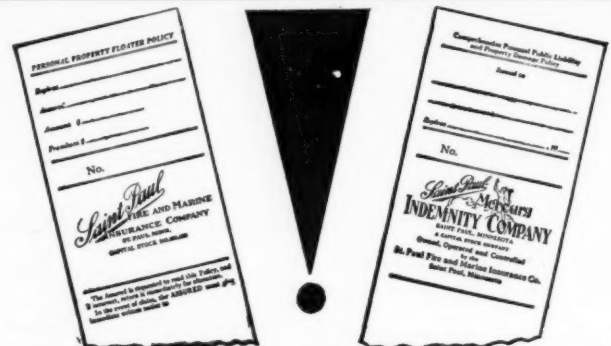
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